

SOUTHEASTERN HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN

DEPARTMENT OF METROPOLITAN DEVELOPMENT PLANNING DIVISION INDIANAPOLIS-MARION COUNTY, INDIANA

IN CONJUNCTION WITH INDIANAPOLIS NEIGHBORHOOD HOUSING PARTNERSHIP

ADOPTED January 5, 1994

METROPOLITAN DEVELOPMENT COMMISSION OF MARION COUNTY, INDIANA

DOCKET NO. 93-CPS-R-11

RESOLUTION 93-CPS-R-11, AMENDING A SEGMENT OF THE COMPREHENSIVE OR MASTER PLAN OF MARION COUNTY, INDIANA, SOUTHEASTERN HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN.

BE IT RESOLVED that, pursuant to I.C. 36-7-4, the Metropolitan Development Commission of Marion County, Indiana, hereby amends the COMPREHENSIVE OR MASTER PLAN FOR MARION COUNTY, INDIANA, by the adoption of the SOUTHEASTERN HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN, which is attached hereto and incorporated herein by reference as an AMENDMENT TO THE COMPREHENSIVE OR MASTER PLAN OF MARION COUNTY, INDIANA.

BE IT FURTHER RESOLVED that the Secretary of the Metropolitan Development Commission is directed to certify copies of this RESOLUTION 93-CPS-R-11, AMENDING THE COMPREHENSIVE OR MASTER PLAN OF MARION COUNTY, INDIANA, SOUTHEASTERN HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN.

BE IT FURTHER RESOLVED that the Director of the Department of Metropolitan Development is directed to mail or deliver certified copies of this RESOLUTION 93-CPS-R-11, to the legislative authorities of all incorporated cities and towns in Marion County, Indiana, the Mayor of the City of Indianapolis, the City-County Council of Indianapolis and Marion County, and the Board of Commissioners of Marion County, Indiana. The Director shall also file one (1) copy of the Resolution in the office of the Recorder of Marion County.

Presiding Officer

Metropolitan Development Commission

Secretary

Metropolitan Development Commission

APPROVED AS TO LEGAL FORM AND ADEQUACY THIS 24th DAY OF NOVEMBER, 1993

Stephen Neff

Assistant Corporation Counsel

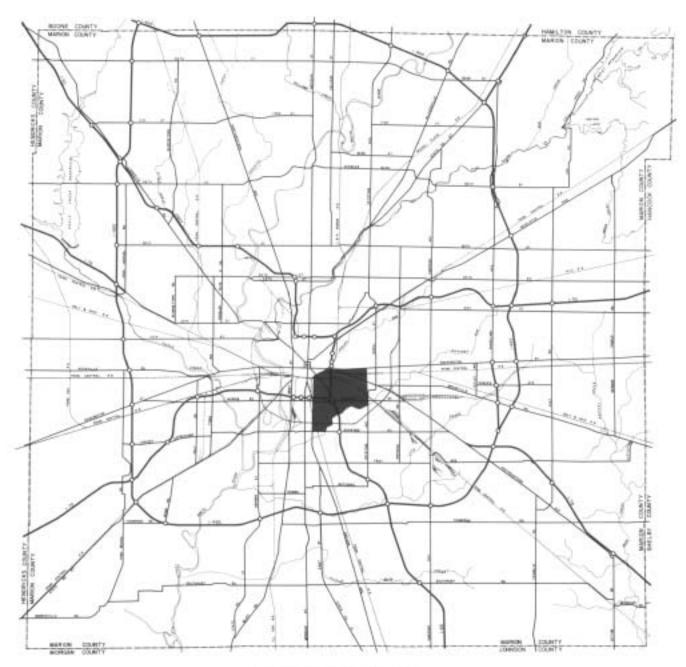
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MAP 1/LOCATION MAP SOUTHEASTERN NEIGHBORHOOD

The preparation of this map was financed in part by a Community Development Block Grant

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Department of Metropolitan Development Planning Division ItWight Indianapolis - Marion County, Indiana

PART ONE: DATA, TARGET AREA SELECTION, AND OVERALL COMMUNITY OBJECTIVES



Fountain Square/Ralph Hill Memorial Fountain/ Fountain Square Theatre Building

I. INTRODUCTION

A. Background

- 1. The Southeastern Neighborhood is bounded on the north by Washington Street, east by Keystone Avenue, south by the Pleasant Run Parkway and Raymond Street and on the west by Delaware Street. (See Map 1.)
- 2. The neighborhood is located within the boundaries of the Community Development Block Grant Program Area (CDBG). Therefore, any not-for-profit community development corporation (or any other 501(c)(3) corporation) is eligible to apply for Community Development funds for the financial assistance of its project goals within this neighborhood. The program is administered by the United States Department of Housing and Urban Development with the local sponsoring agency being the Indianapolis Department of Metropolitan Development. The City issues funds for many neighborhood projects through the program. The primary objective of the program, according to the Housing and Community Development Act of 1974, as amended, is for:

the development of viable urban communities by providing decent housing and suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.

3. A Subarea Plan was prepared in 1980 for this neighborhood by the Department of Metropolitan Development (DMD) Division of Planning and Zoning (now Planning Division) with the cooperation of the area's many active neighborhood groups, including: Fountain Square Neighborhood Association, United Southside Community Organization, Fountain Square Merchant's Association, Fletcher Place Historic Preservation Association, Southeast Multi-Service Center, Fletcher Place Community Center, and Southeast Neighborhood Development, Inc.

The Fountain Square/Southeastern Subarea Plan was adopted by the Metropolitan Development Commission. It was an overall neighborhood plan which provided broad recommendations for land use, housing and residential environment, historic preservation, transportation, parks and recreation, public utilities, commercial and industrial neighborhood economic development, social services, public safety, and education.

4. In 1987 the Mayor's Housing Strategy Task Force was formed with a charge to study the extent of substandard housing units in Marion County, and to make recommendations for how to improve those units. One of the recommendations from the Task Force report was to "establish specific housing components for each subarea or neighborhood plan." The Southeastern Housing Improvement and Neighborhood Plan is a coordinated effort between the City of Indianapolis, Department of Metropolitan Development and the Indianapolis Neighborhood Housing Partnership to accomplish this recommendation.

B. Purpose

1. Target Areas

- The primary strategy for Housing Improvement Plan is the identification of target areas within the neighborhood in which to focus housing improvements. Historically, federal, state, and local funds have not been sufficient to address all of the housing problems which have existed in deteriorating neighborhoods. With the exception of the CDBG Program Area, there has been little direction as to where funds should be concentrated. This is evidenced by current data which indicate that public investments made sporadically throughout the Southeastern neighborhood have not induced noticeable improvements on surrounding properties with the exception of the Fletcher Place Neighborhood. In the Fletcher Place Neighborhood the combination of Historic District Designation, Community Development Block Grant projects, and public and private sector investment has contributed to the stabilization and improved market condition of the housing stock. Continued federal funding cuts to housing programs have made it necessary to identify strategic target areas which will receive a concentrated public fund investment. By concentrating funds spent through community development corporations, neighborhood organizations, city-wide nonprofit organizations, and independent investors within smaller target areas, the neighborhoods physical condition will improve over time. The Department of Metropolitan Development, Neighborhood and Development Services Division (NDSD), Planning Division (PD) as well as the Indianapolis Neighborhood Housing Partnership (INHP) support identification of areas which are strategically located so that targeted public funds can be efficiently utilized to have the most positive impact on the whole neighborhood.
- b. Varying degrees of housing deterioration are found throughout the Southeastern neighborhood. There are three areas, of various size, where the deterioration stands out. The one large pocket where the deterioration is concentrated more than in the rest of the neighborhood is: east of I-65/I-70, north of Prospect Street, west of Keystone Avenue, and south of Harrison Street/Deloss Street. Two smaller pockets of deterioration also exist: 1) east of State Avenue, north of Pleasant Run Parkway, west of Keystone Avenue, and south of Prospect Street, and 2) east of East Street, north of Fletcher Avenue, west of College Avenue, and south of Lord Street. Because there are concentrations of housing deterioration and also concentrations housing in good condition in the neighborhood, a small area targeting approach is appropriate. Areas with the higher concentrations of housing deterioration will be targeted for public/private investment which will, it is hoped, stabilize the neighborhood and prevent further deterioration of housing stock.

- 2. Guide for Public and Private Sector Housing Improvements in the Neighborhood
 - a. The Southeastern target area recommendations provide a strategy for the public and private sector to undertake structural improvement of existing dwelling units, as well as the provision of infill construction opportunities. Permit data and direct public investment information (see pages 20-22) indicate that both public and private housing improvement funds have been scattered (historically) throughout neighborhood. Use of public funds in the neighborhood have not resulted in many noticeable improvements on surrounding properties with the exception of the Fletcher Place Neighborhood. In the Fletcher Place Neighborhood the combination of Historic District Designation, Community Development Block Grant projects, and public and private sector investment has contributed to the stabilization and improved market condition of the housing stock. Concentrating funds in target areas is expected to trigger complementary private investment in surrounding properties. Also, to maximize efficiency, public funds should be used to leverage private funds whenever possible.
 - b. Vacant lots exist throughout the Southeastern neighborhood providing many opportunities for infill construction. Infill opportunities are primarily scattered site. There are only a few sites in the neighborhood with more than two or three contiguous vacant lots. However, the primary direction of this planning effort is to support improvement of existing residential structures. Recommendations for infill construction do not preclude the temporary use of this land for community uses such as garden projects.
 - c. Typical of the type of housing conditions assessed within parts of the Southeastern Neighborhood is the apparent difficulty in obtaining homeowner financing in inner-city and mid-city neighborhoods perceived by financiers to be declining.

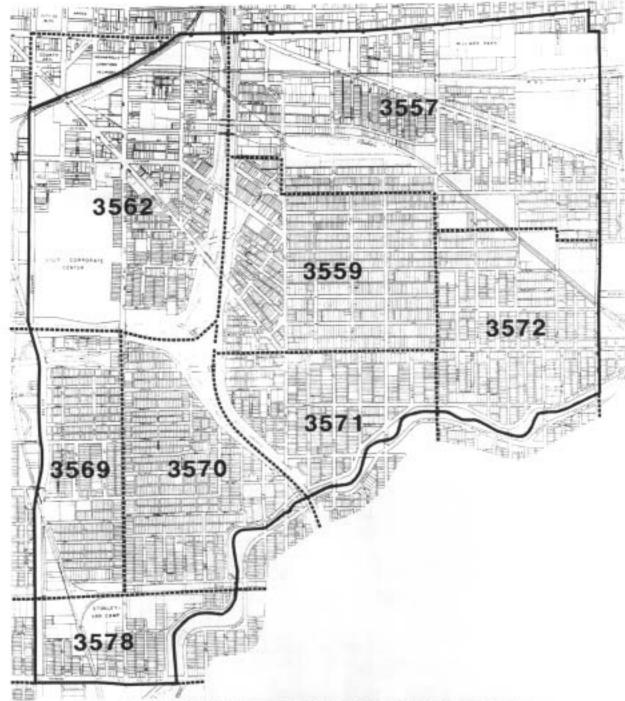
II. PROCESS

A. Data Collection

- 1. Before the data collection process can begin, the address for every parcel in the neighborhood must be justified. The justification utilizes Assessor's data, Indianapolis Mapping and Geographic Information System (IMAGIS) data, and field surveys.
- 2. Once the justification is completed a neighborhood database is developed. The database will store all of the data collected for the neighborhood during the planning process. The database establishes the "baseline" for future planning efforts.
- 3. A field survey was conducted for the entire neighborhood in the fall of 1992. Land use for each parcel was determined along with a building condition assessment for each primary structure. Vacant land, vacant structures, and boarded structures were also determined through field analysis.
- 4. In addition to the basic field survey, data was collected via interagency computer resources. This data includes owner occupancy status, government owned property, permit information, public sector investments, Metropolitan Indianapolis Board of Realtors (MIBOR) sales information, and publicly owned land. All of these data points were mapped for analysis. This data is also recorded on the neighborhood database, for each of the nearly 8,900 parcels.
- 5. The planning committee divided the neighborhood into sub-areas for analysis.

B. Coordination

- The primary mechanism for a successful housing improvement plan is coordination. The staff
 of the Department of Metropolitan Development's Planning Division and other city agencies
 have coordinated throughout this planning process to identify indicators of housing need and
 to identify targeted approaches for concentration of limited public funds.
- 2. Participation from neighborhood organizations was relied upon when developing target area concentration areas.
- 3. A Strategic Planning Committee (SPC) was formed consisting of representatives from Southeast Neighborhood Development Corporation (SEND, bounded by Washington Street, Madison Avenue, Raymond Street, and Keystone Avenue), Fountain Square Neighborhood Association (bounded by English Avenue, I-65, Pleasant Run, Keystone Avenue, Woodlawn Avenue, and State Avenue), Fletcher Place Neighborhood Association (bounded by Louisiana Street, East Street, I-70, and I-65/I-70), realtors, landlords, Bank Community Reinvestment Act Officers, and other neighborhood stakeholders. Programmatic issues such as projects, capacity, and funding sources were discussed.



SOUTHEASTERN NEIGHBORHOOD MAP 2/CENSUS TRACTS

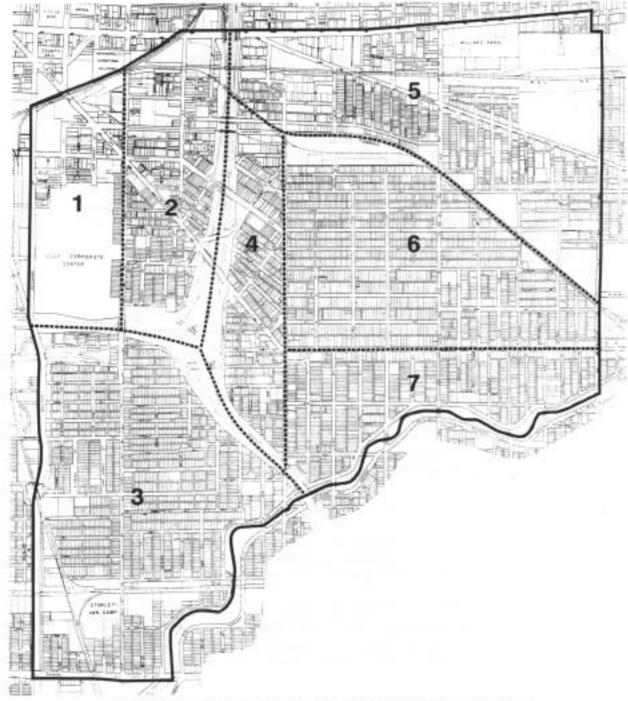
 Coordination between the City and the various public and private implementors of housing programs is required to successfully improve the physical condition of the target area areas identified in this plan.

C. Adoption - by the Metropolitan Development Commission (MDC)

Upon adoption by the MDC, the Southeastern Housing Improvement and Neighborhood Plan amended the 1980 Fountain Square-Southeastern Subarea Plan. It became a segment of the Comprehensive Plan for Marion County and the official city housing strategy for the Southeastern neighborhood.



Neighborhood Homes



SOUTHEASTERN NEIGHBORHOOD MAP 3/SUB-AREAS

III. DATA COLLECTION AND ANALYSIS

A. 1992 Land Use

According to field surveys completed late in 1992, the majority (57%) of the land in the Southeastern neighborhood is used for residential purposes. Special uses such as schools and churches are located throughout the neighborhood. There are concentrations of retail and service commercial and office uses along Washington Street, Prospect Street, Shelby Street, East Street, College Avenue, and Virginia Avenue. Industrial uses are prevalent along Southeastern Street, Deloss Street, Virginia Avenue, the various rail lines, and abutting the Lilly Corporation Complex. (See Map 4.)

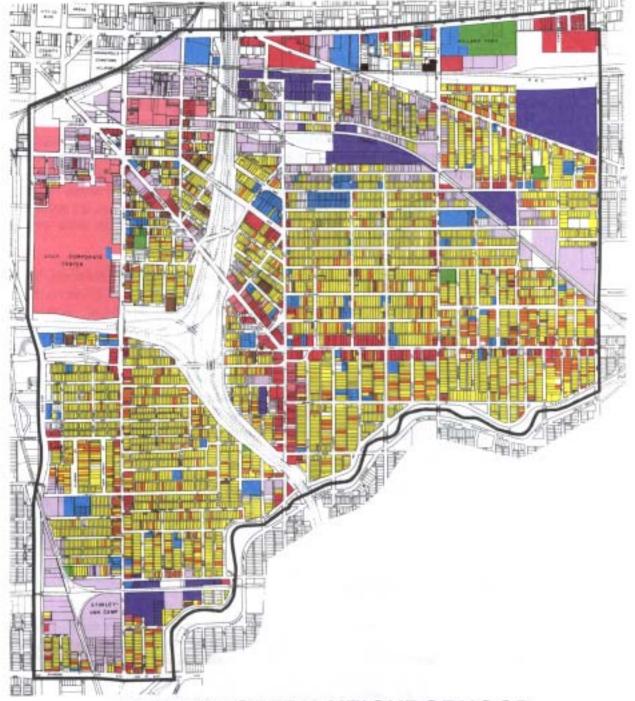
B. 1992 Zoning

A zoning map was compiled illustrating the 1992 zoning districts for the neighborhood. The majority of the neighborhood is zoned appropriately when compared to existing development. The most obvious exception is the residential uses which are currently zoned for Industrial Use, bounded by Southeastern Avenue on the north, Bates Street on the south, Leota Street on the west, and State Avenue on the east. (See Map 5.)

C. 1992 Building Conditions

While conducting the land use field survey, building conditions were also assessed. Each primary structure was rated in one of five possible condition categories:

- 1) Excellent Condition: structure needs no attention in the form of paint or repairs;
- Need of Superficial Repairs: a) exterior walls peeling paint on less than 50% of the structure, b) windows, sashes, door frames - missing storm inserts, missing or torn screens, c) gutters, down spouts - rusty, peeling paint;
- 3) Minor Rehabilitation Needed: a) exterior walls peeling paint on more than 50% of the structure, b) foundation - small cracks (hairline), c) roof - loose or missing shingles, obvious wear, d) windows, sashes, door frames - cracked glass, missing storm inserts, e) chimney - small cracks, f) gutters, down spouts - rusty, peeling paint, dents, g) porch - small cracks;
- 4) Major Rehabilitation Needed: a) exterior walls leaning, b) chimney leaning, c) foundation settling or crumbling, d) roof sagging e) wood extensive rotting, f) masonry loose, g) doors or windows missing, h) fire damage minor; and,



SOUTHEASTERN NEIGHBORHOOD MAP 4/1992 EXISTING LAND USE



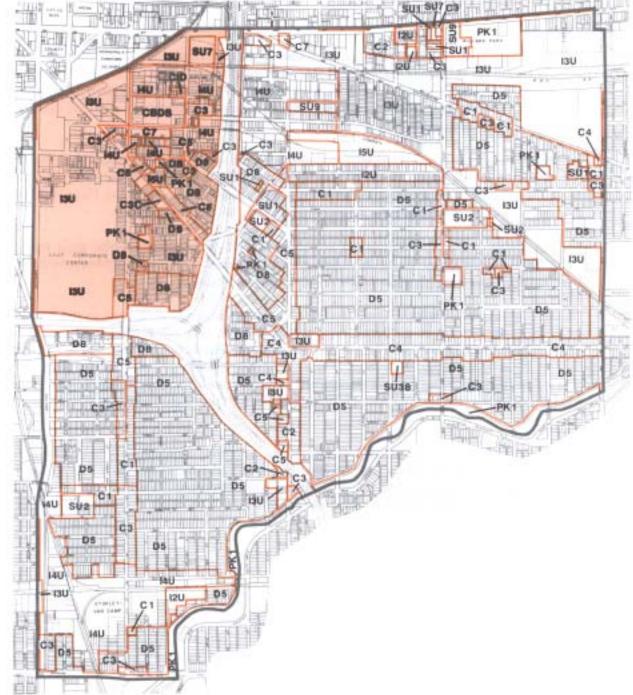
5) Dilapidated: a) exterior walls - leaning or bulging, large holes, rotting and missing material, b) foundation - uneven, settlement, sinking, large cracks, missing brick, large holes, out of plumb, c) roof - extreme sagging, warping, rotting material, large holes, d) windows, sashes, door frames - broken or missing glass, boarded windows, rotten or rusted materials, distorted frames, e) chimney - leaning, missing bricks, missing or collapsed portions, rusted flashing, missing mortar, f) gutters, down spouts - rusted or rotted material, holes, sagging, missing sections or completely absent, g) porch - rails or banisters missing floor collapsed, separation (pulling away) from main structure, missing sections. (See Table 1 and Figure 1.)

The Fletcher Place Historic District which is bound by Louisiana Street on the north, Virginia Avenue on the south, I-65/I-70 on the east and the first alley east of East Street on the west is in better physical condition, in general, than the rest of the neighborhood. Although not a target area, there is one pocket within Fletcher Place that has a greater concentration of structures in worse condition than the neighborhood. It is on the north side of Fletcher Avenue and the south side of Lord Street from East Street to College Avenue. Many residents of historic districts view deteriorated and/or vacant housing as a potential opportunity rather than a deficit to their area. For example, if a building exists, even if it is in a deteriorated condition, it contributes continuity to the neighborhood and is better than having a vacant lot. If a building is vacant it becomes an opportunity since there is a chance that someone will acquire and rehabilitate it.

Concentrations of buildings in worse condition than the rest of the neighborhood exist in two other pockets. The first is east of I-65/I-70, north of Prospect Street, west of Keystone Avenue and south of Harrison Street/Deloss Street. The second pocket is bounded by east of State Avenue, north of Pleasant Run Parkway, west of Keystone Avenue and south of Prospect Street.

D. 1990 Occupancy Status (Residential)

There are two sources from which occupancy status was derived for this study. The first, the 1990 Census, counts occupancy by units and relies on the respondents to answer correctly and for all of the respondents to reply. The second method is derived from Assessor's data. Assessor's data is downloaded to the neighborhood database, and a program is run to assign occupancy status. If the owner's address is the same as the property address then it is considered to be owner occupied. If the address is different, then the structure is assumed to be renter occupied. In cases where there is a duplex that has one matching address and one non-matching address, the duplex is considered to be half owner occupied and half renter occupied. The Assessor's data counts information by structure -- not units (a single structure can have several units).



SOUTHEASTERN NEIGHBORHOOD MAP 5/1992 ZONING

Os Dwelling: Medium-High Density Single-family DB Dwelling: High Density Multi-family

PK 1 Park District One

SU1 Church

SUZ School

SU7 Charitable and Philanthropic Institutions

SU9 Government

SU38 Community Center

C1 Office Buffer

C2 High Intensity Office-Apartment

C3 Neighborhood Commercial District

C3C Corridor Commercial

C4 Community-Regional Commercial

CS General Commercial

C7 High Intensity Commercial

CID Commercial-industrial

CBDS Central Business District Special

ISU Light Industrial ISU Medium Industrial

I4U Heavy Industrial

ISU Heavy Industrial Urban

Regional Center Secondary District

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There are flaws with both methods. The Census may not receive all of the responses. They also may get inaccurate information from the respondents. The Assessor's data is more precise. However, at this time there is no way that PD staff can determine the number of units in every structure within a neighborhood; hence, the Assessor's data and the Census data are not comparable.

Occupancy follows a trend similar to building conditions. In the Southeastern neighborhood where there is a concentration of structures in worse condition there is, generally, also a predominance of renter occupied structures. The exception is the Fletcher Place area where there is not a correlation between rental properties and worse conditions.

According to the 1990 Census the neighborhood had 45% renter occupied <u>units</u> and 54% owner occupied <u>units</u>. Using the Assessor's record method above, the neighborhood has 48% renter occupied <u>structures</u> and 52% owner occupied <u>structures</u>.

A comparison of building conditions to occupancy status was completed to determine the overall condition of owner versus renter occupied units. The comparison required grouping the five condition categories into three. Structures in Excellent Condition and those in need of Superficial Repair were combined to become Condition 1. Structures with Minor Rehabilitation Needed became Condition 2. Finally, those housing structures in the poorest structural condition, Major Rehabilitation Needed and Dilapidated, were combined as Condition 3.

In all parts of the neighborhood, owner occupied housing structures are in better physical condition than rental structures. Of the owner occupied housing structures, 73.6% were in Condition 1 compared to 62.8% of renter occupied structures. Two percent of the owner occupied structures verses 4.3% of renter occupied structures are in Condition 3. (See Table 3.)

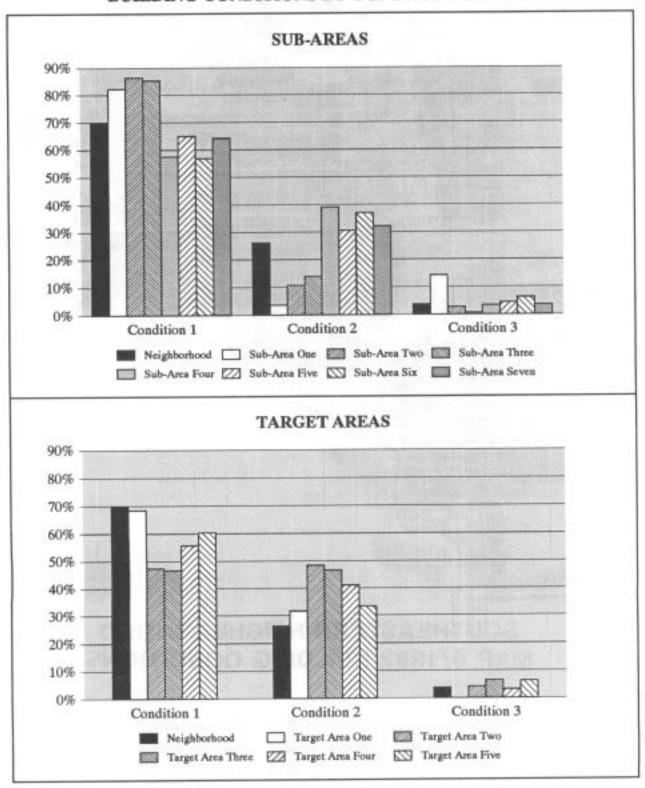


SOUTHEASTERN NEIGHBORHOOD MAP 6/1992 BUILDING CONDITIONS



Southeastern Housing Improvement and Neighborhood Plan City of Indianapolis Department of Metropolitan Development, Planning Division

FIGURE 1 BUILDING CONDITIONS BY CONDITION GROUP



Southeastern Housing Improvement and Neighborhood Plan City of Indianapolis, Department of Metropolitan Development, Planning Division

TABLE 1
BUILDING CONDITIONS ALL STRUCTURES - SUB-AREA ANALYSIS

		Sub-area								
Condition	Neighborhood	One	Two	Three	Four	Five	Six	Seven		
Excellent	1,722	113	348	728	117	122	212	82		
Superficial Repairs	3,103	25	131	933	196	529	852	437		
Minor Deterioration	1,807	6	59	271	213	306	693	259		
Major Deterioration	219	0	13	12	15	40	112	27		
Dilapidated	42	24	3	1	4	4	4	2		
Total Structures	6,893	168	554	1,945	545	1,001	1,873	807		
Condition				Percent						
Excellent	25.0%	67.3%	62.8%	37.4%	21.5%	12.2%	11.3%	10.2%		
Superficial Repairs	45.0%	14.9%	23.7%	48.0%	36.0%	52.8%	45.5%	54.1%		
Minor Deterioration	26.2%	3.6%	10.7%	13.9%	39.1%	30.6%	37.0%	32.1%		
Major Deterioration	3.2%	0.0%	2.3%	0.6%	2.7%	4.0%	6.0%	3.3%		
Dilapidated	0.6%	14.2%	0.5%	0.1%	0.7%	0.4%	0.2%	0.3%		

BUILDING CONDITIONS ALL STRUCTURES - TARGET AREA ANALYSIS

Target Area Five Four Two Three One Condition 29 16 35 Excellent 26 90 72 52 67 135 Superficial Repairs 53 104 165 36 Minor Deterioration 5 8 9 23 0 Major Deterioration 2 0 0 0 0 Dilapidated 352 158 159 215 114 Total Structures Percent Condition 22.8% 16.3% 8.2% 10.1% 3.8% Excellent 56.6% 38.4% 45.6% 45.6% 31.1% Superficial Repairs 48.4% 46.9% 41.1% 33.3% 31.6% Minor Deterioration 5.0% 3.2% 6.5% 4.2% Major Deterioration 0.0% 1.3% 0.0% 0.0% 0.0% 0.0% Dilapidated

TABLE 2
OCCUPANCY STATUS HOUSING STRUCTURES - SUB-AREA ANALYSIS

					Sub-area			
	Neighborhood	One	Two	Three	Four	Five	5ix	Seven
Number of Structures	5,296	- 5	340	1,701	358	700	1,512	680
Number Owner Occupied	2,755	1	158	926	155	363	778	374
Percent Owner Occupied	52.0%	20.0%	46.5%	54.4%	43.3%	51.9%	51.4%	55.0%

OCCUPANCY STATUS HOUSING STRUCTURES - TARGET AREA ANALYSIS

Target Area One Two Three Four Five Number of Structures 87 150 319 155 141 Number Owner Occupied 58 182 81 77 Percent Owner Occupied 55.2% 38.7% 57.1% 52.3% 54.6%

See Page 10

TABLE 3
RESIDENTIAL STRUCTURES OCCUPANCY/CONDITION STATUS SUB-AREA ANALYSIS

						Sub-area			
		Neighborhood	One	Two	Three	Four	Five	Six	Seven
OWNER OC	CUPIED	2,755	1	158	926	155	363	778	374
Condition 1	Number Percent	2,027 73.6%	1 100.0%	139 88.0%	823 88.9%	95 61.3%	256 70.5%	446 57.3%	267 71.4%
Condition 2	Number Percent	674 24.4%	.0%	17 10.8%	99 10.7%	55 35.5%	103 28.4%	301 38.7%	26.5 %
Condition 3	Number Percent	54 2.0%	.0%	1.2%	.4%	3.2%	4 1.1%	31 4.0%	2.1%
RENTER OC	CUPIED	2,541		182	775	203	337	734	306
Condition 1	Number Percent	1,595 62.8%	3 75.0%	138 75.8%	634 81.8%	104 51.2%	189 56.1%	358 48.8%	169 55.2%
Condition 2	Number Percent	837 32.9%	25.0%	34 18.7%	133 17.2%	95 46.8%	127 37.7%	326 44,4%	39.69
Condition 3	Number Percent	109 4.3 %	.0%	10 5.5%	1.0%	4 2.0%	21 6,2%	50 6.8%	5.29

E. 1992 Redevelopment Opportunities

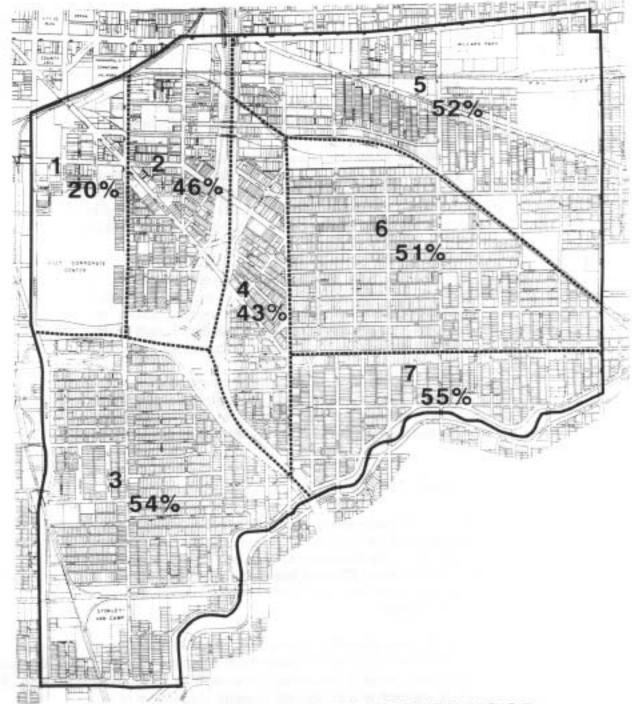
There are 553 vacant lots, seventy-two vacant single family residential structures, twenty-two vacant duplexes and one vacant multi-family structure in the Southeastern Neighborhood. The vacant single and multi-family structures and the vacant land are spread throughout the neighborhood. Vacant lots provide the opportunity to create side yards, small parks, neighborhood gardens, or new houses.

There is some concentration of vacant land north of Deloss Street and east of I-65/I-70. The majority of the land in that area is in close proximity or is industrial or commercial land. This area would not be a good choice for infill housing construction unless there was some effort made to screen the new construction from existing industrial and commercial uses.

There is the equivalent of approximately twenty-two vacant lots on the north side of Lord Street between East Street and College Avenue that may be used for infill housing as long as there are no environmental constraints. This site is within the Fletcher Place Historic District. Any new construction will have to have approval from the Indianapolis Historic Preservation Commission.

F. Public Investments in Housing (1984-1989)

Direct public investment, for the purpose of this study, consists of programs where the property owner has applied directly to the city and received either a Homestead property, a 312 loan, or Rental Rehabilitation funds. From 1986-1991, twenty structures within the Southeastern Neighborhood received one of these types of financial assistance. Of properties which received a direct public investment(s), 85% are still in excellent condition or in need of only superficial repair. Ten percent need only minor rehabilitation. One property needs major rehabilitation. However, these sites are located throughout the neighborhood and have not had much visible impact on surrounding properties. It should be noted that as of 1992 these programs have undergone financial and requirement changes due to the Cranston-Gonzales Affordable Housing Act.



SOUTHEASTERN NEIGHBORHOOD MAP 7/1990 OWNER OCCUPANCY BY SUB-AREA

G. Government Owned Property (1990)

As of February 1990, seventy parcels within the neighborhood were owned by either the U.S. Department of Housing and Urban Development, Marion County/City of Indianapolis (Department of Metropolitan Development or Department of Transportation), Indianapolis Department of Public Works, Historic Landmarks Foundation of Indiana, or the U.S. Veterans Administration. The U.S. Department of Housing and Urban Development owned nine single-family structures. Of the two parcels owned by Marion County one was a single family structure, and the other was a vacant lot. The Indianapolis Department of Public Works owned thirteen vacant lots, sixteen single-family structures, four duplex structures and six parcels within rights-of-way.

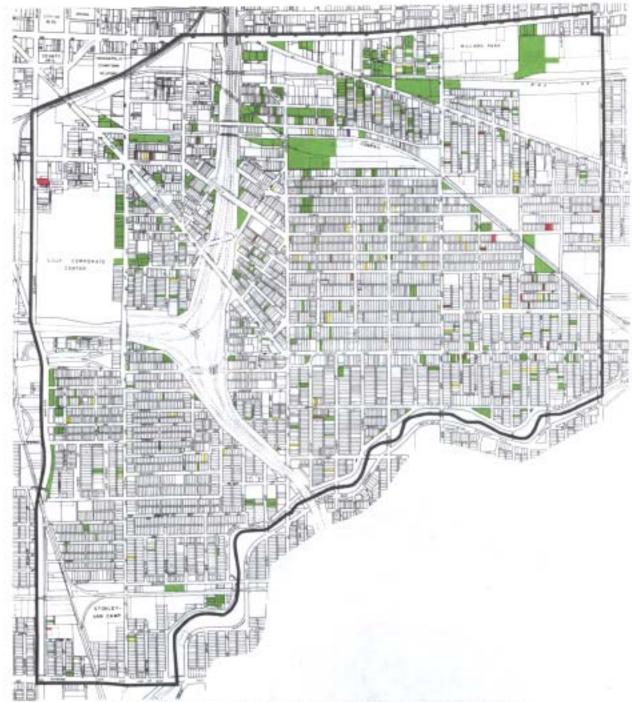
The Veterans Administration held the deed for forty-six parcels in the Southeastern Neighborhood. This does not necessarily indicate that the property had been foreclosed. The Veterans Administration frequently will sell a house on contract, holding the deed until the contract is paid. The purchasers of the property may live in the structure or lease it (making the occupancy status of these houses difficult to determine using current methods).

Finally, due to the historic nature of many parts of the Southeastern neighborhood, there are seventeen parcels owned by the Historic Landmarks Foundation (six single-family structures, one duplex, two multi-family structures and eight vacant lots). No concentration of government owned property within the Southeastern Neighborhood existed on which to base the selection of a target area.

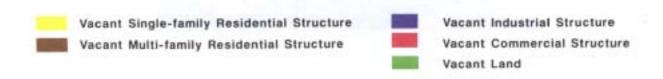
H. 1991 Building Permit Activity

Permit information was examined to determine activity trends occurring within the Southeastern neighborhood. Permits issued for all types of structures in the neighborhood numbered 511 during 1990. Of these, 196 were structural, 174 heating, 77 electrical, 31 plumbing, and 33 wrecking. Out of the permits issued, 322 were issued for residential structures. All of the permit activity was spread throughout the area — no geographical, conditional, or ownership improvement trend was apparent.

Permitted activity can be either pro-active or re-active. Pro-active permits are comprised of permit required activities taken by a property owner who is improving the property for individual reasons such as, resale value, pride of ownership, and concern for tenant living conditions. A re-active permit would responds to a Health and Hospital Corporation of Marion County or zoning code violation.



SOUTHEASTERN NEIGHBORHOOD MAP 8/1992 REDEVELOPMENT OPPORTUNITIES



I. 1992 Street, Curb, and Sidewalk Conditions

A field survey of generalized street, curb, and sidewalk conditions was completed to determine those in need of repair and those which are needed but currently do not exist. As with building conditions, sidewalks, and curbs in poor condition are spread throughout the neighborhood. With the exception of the major thoroughfares (Washington Street, East Street, Delaware Street, Virginia Avenue, Southeastern Avenue, and Shelby Street), many sections of the neighborhood have sidewalks and curbs which are in need of repair/replacement. Streets in need of repair are also in various locations throughout the neighborhood (many fewer streets are in need of repair than are sidewalks and curbs). (See Map 9.)

J. 1980/1990 Census Data

The following is from 1980 and 1990 Census data. When comparing the data please note that unless specified, 1980 data is from the Bureau of the Census Neighborhood Statistics Program and calculates figures within the boundaries of the neighborhood as identified in 1980. The 1990 Census data was compiled from the Census Bureau's User Defined Areas Program and census tracts 3557, 3559, 3562, 3569, 3570, 3571, 3572, and 3578 which extend slightly beyond the boundaries of the Southeastern Neighborhood.

According to the Bureau of the Census Neighborhood Statistics Program, the median household income for the Southeastern neighborhood in 1979 was \$10,830 - the median household income



Neighborhood Home



SOUTHEASTERN NEIGHBORHOOD MAP 9/1992 GENERALIZED STREET, CURB AND SIDEWALK CONDITIONS

Deteriorated or Absent Curbs and Sidewalks

Deteriorated Streets

Southeastern Housing Improvement and Neighborhood Plan City of Indianapolis Department of Metropolitan Development, Planning Division for Center Township and Marion County was \$11,328 and \$17,400 respectively. The per capita income for the neighborhood was \$4,530 - the per capita income for Center Township and Marion County was \$5,088 and \$7,677 respectively. In 1989 the neighborhood's median household income was \$17,877 - for Center Township and Marion County it was \$18,255 and \$29,152 respectively. 1989 per capita income for the neighborhood was \$7,948, \$9,046 for Center Township, and \$14,614 for Marion County.

The 1980 median housing value in the neighborhood was \$13,900, and the median rent was \$128. Center Township's figures were \$19,500 and \$127, respectively; Marion County's figures were \$35,900 and \$185, respectively. In 1990 the neighborhood's median housing value was \$25,100, and the median rent was \$341. Center Township's median housing value was \$33,400; the median rent was \$257. The 1990 median housing value for Marion County was \$61,400, and the median rent was \$345.

The 1980 vacancy rates for the Southeastern neighborhood were 1.6% for owners and 8.8% for renters. In 1990 the vacancy rate was 3.0% for owners and 11.8% for renters. (The Census Bureau definition of vacancy only includes those units which are not exposed to the elements. Vacant units are excluded if the roof, walls, windows, or doors no longer protect the interior from the elements, or if there is positive evidence that the unit is to be demolished or is condemned.)

In 1990, of the owner occupied housing units, 87% were valued at less than \$40,000. Of these, 37% were valued at under \$20,000. Among renters, 30% paid less than \$300 per month.



Neighborhood Home

The 1980 median age in the neighborhood was 27.1 years (28.4 years for Center Township and 29.2 years for Marion County) with 26.9% of the residents 15 years of age or younger. Residents over 65 years old comprised 12.1% of the neighborhood compared to 10.4% for Marion County. The median age in the neighborhood in 1990 was 29.6 years, while for Center Township it was 30.5 years, and for Marion County it was 31.5 years. Residents under 15 years of age made up 3.7% of the neighborhood and 6.8% of the residents were over 65 years old.

Two relevant data items, number of persons per household and percentage of persons receiving public assistance, were not compiled in the Bureau of the Census Neighborhood Statistics Program. These data points were compiled using the census tracts previously noted. In the Southeastern area as of 1980 there were 2.64 persons per household and 13% of the households reported public assistance as their primary type of income (the Center Township figures were 2.69 and 14% and the Marion County figures were 2.63 and 6.6% respectively).

As of 1990, there were 2.74 persons per household in the Southeastern neighborhood. For the same year, in Center Township there were 2.52 persons per household, and in Marion County there were 2.45 persons per household. In 1990 14.8% of neighborhood residents were receiving public assistance as compared to 16.7% for Center Township and 7.6% for Marion County.



Neighborhood Home

K. Housing Market Analysis

Affordability

Housing affordability was derived by using the 1990 Census gross income data. An assumption was made that affordable housing was equal to or less than 25% of a household's gross income. Using this assumption, 41% of the households in the Southeastern demographic area can afford to pay \$374.00 or less a month for housing.

MLS Data

The Metropolitan Indianapolis Board of Realtors' Multiple Listing Service (MLS) data for closed sales over the last two years was used to gauge the housing market in the Southeastern neighborhood. Affordability was extracted to determine what level of market activity is sustainable by the residents in the neighborhood in 1990.

MLS data was grouped into three price categories for analysis purposes. The categories are \$0 to \$25,000, \$25,000 to \$50,000 and \$50,000 and over. The single-family residential sales and sales of residential property with two to four units follow similar trends.

Between August 1990 and August 1992, 234 single-family and two to four unit structures (listed with the MLS) were sold. Of structures listed, three sold for more than \$50,000 (three single-family), 102 sold for between \$25,000 and \$50,000 (74 single-family and 28 two to four units), and 129 sold for under \$25,000 (92 single family and 37 two to four units).

All of the properties that sold for over \$50,000 were in or near the Fletcher Place Historic District. There were several houses in or near the Fletcher Place Historic District that sold for under \$25,000. The properties that sold for under \$25,000 may not have been historically significant, or they may need substantial rehabilitation.

In the area east of I-65/I-70, the majority of closed sales were below \$25,000. Approximately 67% of the single family houses sold for under \$25,000, 33% sold for \$25,000 -\$50,000.

South of I-70 and west of I-65/I-70 the closing prices for single family houses were evenly split between those selling for under \$25,000 and those selling between \$25,000 and \$50,000.

FIGURE 2 HOUSING/RENT COSTS

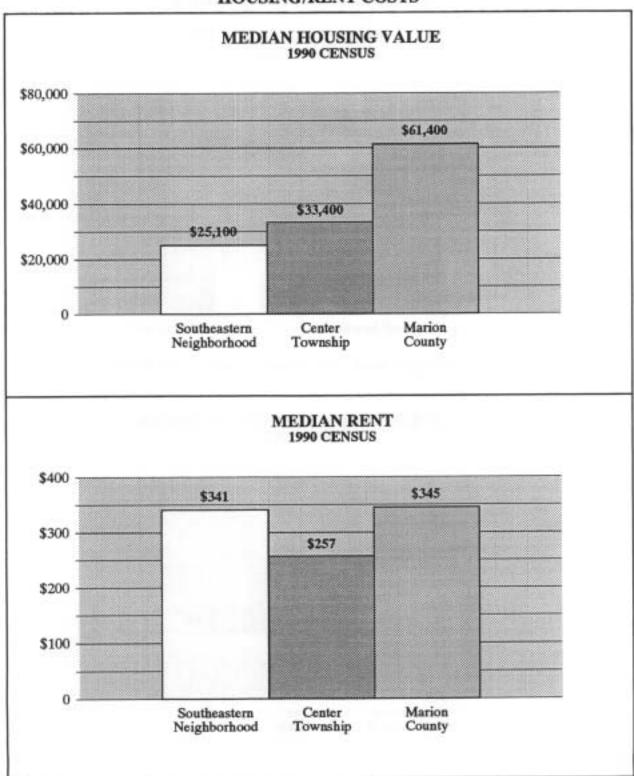
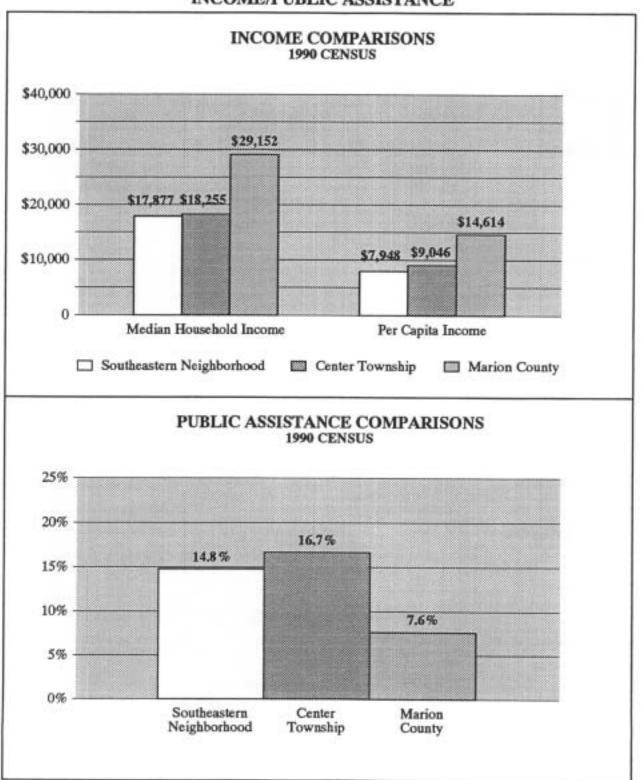


FIGURE 3 INCOME/PUBLIC ASSISTANCE



IV. OVERALL COMMUNITY ASSETS AND OBJECTIVES

A. Community Assets

- 1. Affordable houses, many restored.
- 2. Sense of neighborhood togetherness.
- Accessible neighborhood retail in the Fountain Square business district.
- 4. Neighborhood churches.
- 5. Southeastside Multi-Service Center.
- 6. Fletcher Place historic district.

B. Overall Community Objectives

1. Housing

- a. Priority One: Assist existing homeowners with rehabilitation.
- Priority Two: Promote acquisition and rehabilitation of abandoned/vacant housing units preferably for owner occupancy.
- c. Priority Three: Continue to work with city and county agencies to promote resolution of code violation through the Code Compliance Committee.
- d. Priority Four: Assist neighborhood landlords with rehabilitation.

2. Curbs and Sidewalks

Promote an assessment and systematic repair/replacement of deteriorated curbs and sidewalks.

3. Aesthetic Environment

Clean-up and expand use of Pleasant Run as a recreational, green space corridor.

4. Area of particular concern

Involve youth in productive activities.

Residential Marketplace

- a. Priority One: Promote the neighborhood as a good place to live through activities such as home tours.
- b. Priority Two: Work with the Metropolitan Indianapolis Board of Realtors to encourage its promotion of the neighborhood.

V. Strategy

The overall objective of this Plan is to provide a guide for the revitalization of housing stock in the Southeastern neighborhood. Improvement of the neighborhood will be accomplished primarily through the careful selection of target areas for a strategic and concentrated rehabilitation effort, by the CDC and others in the public and private sector, as noted in the Purpose section of this Plan (see page 2). Improvement of the housing stock in these target areas should have a positive impact on adjacent property. Reversing the trend of deterioration through revitalization of each target area is the major focus of this Plan.

Along with the physical improvements it is necessary for the neighborhood residents to continue to organize. The neighborhood should utilize the existing neighborhood associations and CrimeWatch groups to advocate its needs and concerns. Also, the neighborhood should form CrimeWatch groups for areas of the neighborhood not yet served.

The occupancy status, residentially zoned public property, direct public investment, and building permit activity data were compared to the land use and building conditions. Following a detailed analysis of all applicable information, five target areas were identified as areas for intensive revitalization efforts by public and private agencies. Many programs exist to facilitate revitalization. The primary objective of this strategy is to concentrate resources where the greatest impact on the entire neighborhood will be provided.

Part Two of this Plan identifies strategies for each of the target areas. They are split between those identified as housing strategies and other strategies.

In addition to providing a strategy for the neighborhood in its housing revitalization efforts, Part Three is intended to be a resource guide with regard to the major areas of concern identified by the Strategic Planning Committee. The resource guide includes contact people and telephone numbers where appropriate.



SOUTHEASTERN NEIGHBORHOOD MAP 10/TARGET AREAS

PART TWO: TARGET AREA STRATEGIES



Southeast Health Center/ Southeast Multi-Service Center

I. TARGET AREA 1

A. Boundaries

- N. I-70
- E. I-65
- S. Prospect Street to East Street, Sanders Street to alley east of East Street, alley south of Morris Street to I-65
- W. Madison Avenue

B. Characteristics

- 1. 59% Owner occupied
- 2. 41% Renter occupied
- 3. Primarily older people living on limited incomes (e.g., Social Security)
- 4. Rental properties Landlords are improving properties
- 5. Nine vacant lots Difficult to trace ownership

C. Housing Strategies

- 1. Participate in INHP mortgages and homeowner training programs
- 2. Encourage neighborhood involvement with landlords
- 3. Promote formation and utilization of a code compliance committee
- 4. Start a paint-up/fix-up program Seek paint donations for low-income owners who want to paint their buildings
- 5. Market existing loan products through various neighborhood sources (e.g., neighborhood organizations, CrimeWatch groups, churches, the multi-service center, etc.)
- 6. Participate in the CDC homeowner repair program
- 7. Promote the HOME program for moderate income homeowners
- 8. Promote the involvement of renters in the neighborhood association so that they feel a sense of belonging, and they can insist that the condition of their buildings be improved, if necessary, to meet neighborhood standards
- 9. Develop rehabilitation loan products for investors

D. Other Strategies

- 1. Continue the multi-service center senior lunch and recreation programs
- 2. Develop a visual and noise barrier between the neighborhood and the Interstate
- 3. Repair deteriorated curbs and sidewalks
- 4. Promote additional neighborhood organizations south and west of the Interstate

II. TARGET AREA 2

A. Boundaries

- N. Fletcher Avenue
- E. Shelby Street
- S. Virginia Avenue
- W. I-65/I-70

B. Characteristics

- 1. 39% Owner occupied
- 2. 61% Renter occupied
- 3. Primarily young families and elderly people Area is shifting from older to younger population
- 4. Structures in bad physical condition
- 5. Infrastructure in bad physical condition Trash from Interstate lands in the neighborhood

C. Housing Strategies

- 1. Promote the HOME program for moderate income homeowners
- 2. Participate in the CDC homeowner repair program
- 3. Promote a program by the CDC to acquire and rehabilitate neighborhood homes
- 4. Participate in INHP mortgages and homeowner training programs
- 5. Promote the involvement of renters in the neighborhood association
- 6. Market existing loan products through various neighborhood sources (e.g., neighborhood organizations, CrimeWatch groups, churches, the multi-service center, etc.)

D. Other Strategies

- 1. Beautify businesses on Shelby Street
- 2. Improve access to youth programs
- 3. Address youth needs (day care, after school programs, transportation to activity centers, pedestrian friendly crosswalks/sidewalks, summer programs, etc.)
- 4. Continue the multi-service center senior lunch and recreation programs

III. TARGET AREA 3

A. Boundaries

- N. Alley north of Fletcher to State Avenue, alley north of Hoyt Avenue to Harlan Street
- E. Harlan Street
- S. Alley south of Hoyt Avenue
- W. Shelby Street

B. Characteristics

- 1. 57% Owner occupied
- 2. 43% Renter occupied
- 3. Many children all ages
- 4. Racially diverse
- 5. Diverse housing stock Larger, better quality houses than in the rest of the neighborhood

C. Housing Strategies

- 1. Promote a program by the CDC to acquire and rehabilitate neighborhood homes
- 2. Improve rental structures
- 3. Promote enforcement of city and health codes
- 4. Promote the HOME program for moderate income homeowners
- 5. Participate in the CDC homeowner repair program
- 6. Improve energy efficiency of homes

D. Other Strategies

- 1. Clean and improve alleys
- 2. Promote youth programs Increase involvement with Boys and Girls Club
- 3. Limit parking on streets
- 4. Increase understanding among people
- 5. Promote church involvement with the neighborhood
- 6. Use vacant lots for neighborhood gardens, small parks, etc.
- 7. Improve neighborhood parks
- 8. Improve commercial properties on State Avenue

IV. TARGET AREA 4

A. Boundaries

- N. Orange Street
- E. Alley east of Spruce Street
- S. Pleasant Run Pkwy. North Drive
- W. Olive Street to Cottage Avenue, alley west of Linden to Orange

B. Characteristics

- 1. 52% Owner occupied
- 2. 48% Renter occupied
- 3. Even mix of seniors and young people
- 4. Drastic difference between properties in very good and those in very poor condition

C. Housing Strategies

- 1. Promote the HOME program for moderate income homeowners
- 2. Participate in the CDC homeowner repair program
- 3. Promote formation and utilization of a code compliance committee
- 4. Promote a program by the CDC to acquire and rehabilitate neighborhood homes

D. Other Strategies

- 1. Continue the multi-service center senior lunch and recreation programs
- 2. Improve access to youth programs
- 3. Promote implementation of parkway plans
- 4. Expand the block club on Laurel Street

V. TARGET AREA 5

A. Boundaries

- N. Prospect Street
- E. Alley east of Churchman Avenue
- S. Orange Street
- W. Alley west of Randolph Street

B. Characteristics

- 1. 55% Owner occupied
- 2. 45% Renter occupied
- 3. Lowest quality housing stock
- 4. Reed Dawson Block Club
- 5. Young "transient" families

C. Housing Strategies

- 1. Continue participation with code compliance committee
- 2. Promote a program by the CDC to acquire and rehabilitate neighborhood homes
- 3. Participate in the CDC homeowner repair program
- 4. Promote the HOME program for moderate income homeowners

D. Other Strategies

- 1. Improve access to youth programs
- 2. Involve tenants and landlords in neighborhood activities
- 3. Increase police presence in the neighborhood (possibly a police mini-station)

5 YEAR STRATEGY

I. TARGET AREA 1	1994	1995	1996	1997	1998
A. HOUSING STRATEGIES					
Participate in INHP Mortgages/Homeowner Training Programs	o	٥	0	٥	٥
2. Encourage Neighborhood Involvement with Landlords	o	0	0	0	0
Promote Formation/Utilization of a Code Compliance Committee	٥	٥	ø	٥	٥
4. Start a Paint-up/Fix-up Program	٥	٥	0	٥	٥
5. Market Existing Loan Products	٥	o	o		
Participate in the CDC Homeowner Repair Program		٧	٧		
7. Promote the HOME Program for Moderate Income Homeowners		٠	*	*	*
8. Promote the Involvement of Renters in the Neighborhood Association	٧	٠	٠		
Develop Rehabilitation Loan Products for Investors			٧	*	*
B. OTHER STRATEGIES					
Continue the Multi-Service Center Senior Lunch/ Recreation Program	٥	٥	o	٥	٥
Develop a Visual and Noise Barrier between the Neighborhood and the Interstate		٥	٥		
3. Repair Deteriorated Curbs and Sidewalks	٥	o	٥		
4. Promote Additional Neighborhood Organizations south and west of the Interstate			٠	*	•

O - High Priority

v - Medium Priority

Low Priority

5 YEAR STRATEGY

II. TARGET AREA 2	1994	1995	1996	1997	1998
A. HOUSING STRATEGIES	7				
Promote the HOME Program for Moderate Income Homeowners	o	٥	٥	٥	o
2. Participate in the CDC Homeowner Repair Program	o	o	0		
 Promote a Program by the CDC to Acquire and Rehabilitate Neighborhood Homes 	o	0	0	٥	o
Participate in INHP Mortgages/Homeowner Training Programs	¢	0	o		
Promote the Involvement of Renters in the Neighborhood Association	٥	0	o	٥	ø
6. Market Existing Loan Products	0	٥	٥	٥	٥
B. OTHER STRATEGIES				10.0	
1. Beautify Businesses on Shelby Street	٥	o	¢		
2. Improve Access to Youth Programs	٥	٥	o	٥	Φ
3. Address Youth Needs	٥	٥	0	٥	٥
Continue the Multi-Service Center Senior Lunch/ Recreation Program	٥	٥	٥	o	٥

O - High Priority

^{▼ -} Medium Priority

⁻ Low Priority

5 YEAR STRATEGY

III. TARGET AREA 3	1994	1995	1996	1997	1998
A. HOUSING STRATEGIES			_F		
Promote a Program by the CDC to Acquire and Rehabilitate Neighborhood Homes	٥	0	o	0	٥
2. Improve Rental Structures	0	0	٥		
3. Promote Enforcement of City and Health Codes	٥	0	o	٥	٥
4. Promote the HOME Program for Moderate Income Homeowners	0	0	٥	٥	
5. Participate in the CDC Homeowner Repair Program	0	٥	o		
6. Improve Energy Efficiency	0	٥	٥		
B. OTHER STRATEGIES					
1. Clean and Improve Alleys	o	0			
Promote Youth Programs - Increase Involvement with Boys and Girls Club	0	٥	٥	o	٥
3. Limit Parking on Streets	o	٥	٥	٥	٥
4. Increase Understanding Among People	o	0	٥	٥	٥
5. Promote Church Involvement with the Neighborhood	٥	٥	o	٥	٥
 Use Vacant Lots for Neighborhood Gardens, Small Parks, etc. 		*	•	•	
7. Improve Neighborhood Parks			*	*	
8. Improve Commercial Properties on State Avenue				•	

O - High Priority

v - Medium Priority

- Low Priority

PART THREE: RESOURCE GUIDE



William McKinley School 39

The Resource Guide has been added to help neighborhood organizations, individuals, and the Community Development Corporation better assist their neighbors and clients in finding necessary products and services. Please remember that the Resource Guide was compiled in the Fall of 1993 and the contact people and programs may need to be updated periodically. It will be up to the users of this guide to make appropriate periodic updates.

I. HOUSING PROGRAMS

The following organizations were surveyed for descriptions of their affordable housing programs/products available to residents of the City, CDC's, and/or not-for-profits.

Products/programs which offer any form of rehabilitation assistance are denoted by an (*).

LENDER: NBD (Formerly INB-Indiana National Bank)

CONTACT: Mr. Stephen Heathcock - Affordable Lending Officer

266-5972

Ms. Diane Rice - Community Reinvestment Act (CRA) Mortgage Coordinator 266-5320

PRODUCT/

PROGRAM: 1. Good Neighbor Program - This bank participates with/through INHP (see INHP program description for details of program).

- * 2. CRA Mortgage This program attempts to qualify persons for a loan based upon the specific circumstances of that person. The categories listed:
 - first time home buyer,
 - single parent,
 - self-employed,
 - residential rehab in blighted areas,
 - conventional rehab loan,
 - financing for rental investment for low to moderate primarily within seven targeted neighborhoods,
 - senior citizens,
 - physically challenged,
 - housing counseling (for those above 80% of median income or not meeting housing counseling requirements of INHP's program).
- * 3. Acquisition/Rehabilitation This program allows a buyer to acquire a vacant structure and borrow the rehabilitation funds.
 - 4. Insured Conventional Mortgage This mortgage may be obtained for as little as 5% down payment.
- * 5. Home Equity or Installment Loan This program provides loans for rehabilitation or improvements of less than \$10,000 \$15,000.

LENDER: Railroadmen's Federal

CONTACT: Mr. Darryl Waltz - CRA Officer - 630-0514

PRODUCT/

PROGRAM: 1. Good Neighbor Program - participates with/through INHP's program (see INHP

program description for details of program).

LENDER: National City Bank (NCB)

CONTACT: Mr. Curtis Heflin - CRA Officer - 267-7000 or Ms. Janis Pfeifer - Neighborhood

Housing Specialist - 267-7589

PRODUCT/

PROGRAM: 1. Right Loan Mortgage - This bank offers mortgages at a quarter percentage below the

market rate to those persons residing in census tracts known to have 50% or more of the residents at 80% or below the median income (CDBG Area). There are no income caps and loan terms are 15, 20, 25, or 30 years. Some borrowers may be asked to participate in home ownership counseling. It requires 5% down or 3% borrower's equity with the remaining 2% being a gift/grant or unsecured loan from a not-for-profit. Eligible properties include; one to four family unit structures, owner and non-owner occupied structures, condominiums, and planned unit developments. These loans are generally

marketed to CDC's.

* 2. Home Improvement Loan - This bank offers a rehabilitation loan to residents who have been in their home for at least four years and located in census tracts known to have 50% of more of the residents at 80% or below the median income (CDBG Area). They are currently offering a 8%, fixed, simple loan with a minimum of \$500 and maximum of \$5,000.

Fifth Third Bank LENDER:

Mr. David Phillipy - CRA Officer - 464-2372 CONTACT:

PRODUCT/

PROGRAM:

1. Fifth Third Bank's Good Neighbor Residential Mortgage Loan Program (This is not the same as offered by INHP; this program is exclusive to Fifth Third) - This program offers a quarter percentage below Fifth Third's current market rate, with a reduced down payment requirement, which can include a gift. These loans can be used for home purchase, construction or rehab of single family and owner-occupied two family homes at 30 year fixed or 5 year adjustable. Zero points are charged. The loans are eligible to anyone at 100% or below the area's median income and within the bank's service area. Mortgage insurance is waived, part of the application fee is credited to closing costs and closing costs may be financed. Debt-to-income ratios and credit history requirements are relaxed. Minor rehab is allowable provided it does not exceed 5-10% of the value/purchase price. Credit guidelines, in some cases, allow accounts which are current now; but had a late payment history occurring prior to last twelve months; judgements or collections that have been satisfied; repossessions older than twenty-four months; and discharged bankruptcies that are a minimum of 3 years old with established credit that is acceptable.1

Note - Fifth Third also participates in the Good Neighbor Program offered by INHP.

¹ This program is in the process of being revised, and terms are subject to change.

Society Bank LENDER:

Ms. Sherri Barnes - Mortgage Loan Originator - 573-4124 CONTACT:

PRODUCT/ PROGRAM:

1. Homeassist Program - This program is a mortgage loan program that requires a 5% down payment, but will contribute two percent of the purchase price towards the down payment. The bank also pays the first-year private mortgage insurance up to a combined total of \$1,000 with NO repayment necessary. Offers 15, 20, and 30 year loans at a fixed rate. Debt-to-income ratios are eased/adjusted to assist the buyer. The program is not limited to first-time home buyers and may be used for rehabilitation, which is in conjunction with acquisition. These loans cannot be used for refinancing. Closing costs can be financed. Eligibility requirements allow families below the area's median income to qualify.

Note - In conjunction with the homeassist program, this program offers a home buyers' workshop/seminar which helps home buyers with credit counseling and budgeting. The home buyers' workshop is mandatory to qualify for the loan.

LENDER: First of America Bank

CONTACT: Mr. Schuyler Culver - Assistant Vice President - 241-2361

PRODUCT/

PROGRAM: 1. The Initiative Mortgage Program - This program provides a 15 or 30 year, market

rate, first mortgage loan for owner occupied properties. A minimum of 5% down payment, allowing 2% provided as a gift/grant or unsecured loan from INHP. No minimum mortgage amount is required. Eligible incomes are allowable to 115% of the area median income. It also allows for relaxed debt-to-income ratios of 33% and 40%. Some closing costs may be reduced. It requires borrower counseling regarding budgeting, maintenance, etc. through INHP's homeownership counseling program.

LENDER: People's Bank

CONTACT: Mr. James Davie - CRA Officer - 328-3666

PRODUCT/

PROGRAM: 1. Good Neighbor Program - This bank participates with/through INHP (see INHP

program description for details of program).

LENDER: First Indiana Bank

CONTACT: Mr. Dan Dierlam - CRA Officer - 269-1644

PRODUCT/

PROGRAM: 1. Good Neighbor Program - This bank participates with/through INHP (see INHP

program description for details of program)

2. Affordable Housing Program - This program works with CDC's or Habitat for Humanity to obtain direct subsidy loans through the Federal Home Loan Bank (FHLB). This bank attempts to keep the program very flexible and open so that creative financing can be procured for purchasing a home. The exact parameters of the program depend upon the type of financing sought and type project involved. First Indiana attempts to work with the proposal to develop and discover methods to make it come to fruition.

- 3. Community Investment Program (CIP) This program offers a low interest rate loan developed specifically to assist not-for-profits, governments, or CDC's for short term loans at low interest rates. It is primarily used for construction or equity loans.
- 4. Lease Purchase Loan Program First Indiana and INHP have reached an agreement with FNMA to provide a loan for CDC's to purchase and rehabilitate homes. First Indiana originates the first mortgage at 75% of the improved value, and INHP provides

the second. INHP provides the second for:

- 20% of the improved value, if a tenant has been identified by the CDC and approved by INHP, and

- 15% of the improved value, if a tenant has not been identified or approved by INHP.

The program also works in conjunction with the HOPE 3 program, providing funds for CDC's to purchase FHA repossessed homes, VA repossessed homes, and City owned properties. The program also provides CDC's with construction financing.

LENDER: Huntington Bank

CONTACT: Ms. Pamela Curtis - Assistant Vice President - 237-2521

PRODUCT/

PROGRAM: 1. Good Neighbor Program - This bank participates with/through INHP (see INHP program description for details of program)

2. Community Mortgage Loan Program - This is a program which requires no private mortgage insurance (PMI) and allows mortgage loans up to \$57,000 with no minimum. It only requires a 5% down payment which can include gifts or grants. The income/debt ratios are expanded and credit restrictions are eased. Eligibility includes property being purchased to be occupied by applicants, allows single-family, two-family or FNMA approved condominiums, but no refinances. Maximum income is determined by the Ohio Housing Finance Agency income guidelines. All property must be in average, to good condition.

LENDER: Union Federal

CONTACT: Mr. Gus Sturm - CRA Officer - 231-7952

PRODUCT/

PROGRAM:

1. Spirit Program - This program works in conjunction with INHP. The bank provides the cost of overhead to use church facilities so that INHP staff can use that space to

qualify potential low/moderate income home buyers and borrowers. Those qualified borrowers are then referred to the bank which begins processing a loan. INHP staff also does recruiting, screening, and training for a home ownership counseling program for qualified home buyers. The ability to provide these loans at below market rates was

provided by assistance from the Federal Home Loan Bank.

2. Affordable Housing Program - This program allows the bank to provide below market interest rate loans to low/moderate income households for rental rehab and acquisition and rehab loans. This ability is provided through financing by the Federal Home Loan Bank (FHLB).

LENDER: Bank One

CONTACT: Mr. Carl Lile - CRA Officer - 321-8500

PRODUCT/

PROGRAM: Due to personnel changes, this bank was unable to respond by the time of this writing.

It is anticipated that this information will be provided at a later date.

HOUSING AGENCY/

ORGANIZATION: Indianapolis Neighborhood Housing Partnership (INHP)

CONTACT: Ms. Daurene Bowers-Worth - Acting Director, Mortgage Department - 464-7500

PROGRAM:

- 1. Good Neighbor Program This is a program designed to allow private lending institutions (participating banks) to provide loans covering 75% of the improved/appraised value. INHP then provides the remaining 25% as a low interest rate, second mortgage. The loans (seconds) do not require any down payment or private mortgage insurance. (The first mortgage may also be a low interest rate mortgage dependent upon the lending institution's lending rate at the time.) Eligibility requires: a minimum of \$1,000 for home inspection, an appraisal, a credit report and pre-paid expenses at closing, steady employment, excellent rental or mortgage payment history for the last 12 months, and a good credit history on other loans and accounts.
- * 2. INHP's In-House Loans INHP administers a residential lending pool for one-to-four unit structures. The pool is financed by a consortium of local lending institutions. These loans can be used for acquisition and/or rehabilitation of units by low/moderate income occupants or by CDC's for sale or rent to low/moderate income households.
 - 3. Good Neighbor CDC Lease Purchase Loans This program participates with First Indiana Bank (see program description under First Indiana Bank, Lease Purchase Loan Program).
- * 4. In-House CDC Lease Purchase Loans INHP will provide up to 95% financing for CDC's for purchases, rehabilitation, or end financing. These loans will be provided in the event that a new CDC has trouble obtaining financing through the Good Neighbor CDC Lease Purchase Loan Program. The funds come directly from INHP's lending pool, and INHP will originate the loan.

- 5. INHP's Contingency Lending Pool These loans will be for \$1,000 to \$2,000 to cover negative equity gaps in transactions where improved value is less than actual cost.
- 6. Homeowner Counseling Both individual and family counseling is required for any family obtaining a loan through INHP.
- a. Individual counseling consists of an in-depth analysis of the family's financial situation and development of an individual action plan detailing the steps the family must take in order to own a home.
- b. Group counseling is divided into seven sessions:
 - 1. Goal setting and sound money management practices
 - 2. Definition of lending terms, the role of professionals in the loan process, underwriting issues, costs related to obtaining a mortgage, and types of mortgages available
 - 3. The role of the real estate professional, understanding the purchase agreement, making an offer, and other financing options not covered in session #2
 - 4. The importance of home inspection, finding a qualified home inspector, and the importance of maintenance issues and regular preventative inspections
 - 5. Building codes and permit process, choosing a qualified contractor and a review of energy conservation measures
 - 6. Description of the closing process and how to choose homeowner's insurance
 - 7. Explanation of the property tax structure and discussion of staying involved in community activities
- 7. INDY Grant This program provides funds for core/operating and/or administrative support to Community Development Corporations.
- 8. IPL Grant/Loan Funding for weatherization to improve energy efficiency and lower energy costs for homes is provided by this program.

HOUSING AGENCY/

ORGANIZATIONS: City of Indianapolis

CONTACT: Mr. George Courtney - Grants Manager - HOME - 327-5893

Ms. Elsie Anderson - Grants Manager - HOPE 3 - 327-5893

PROGRAM:

1. HOPE 3 - This program provides money to CDC's to acquire and rehabilitate publicly owned homes to be sold to low and moderate income first-time home buyers. The CDC acts as the general contractor and developer while the City monitors the construction and gives final approval of the loans. INHP offers counseling services to the prospective home buyers. The program is designed to ensure principal, interest, taxes, and insurance (PITI) are no more than 25% of the gross earnings.

- 2. HOME This program consists of four individual housing programs to assist low/moderate income persons.
- * a. Investor-Owner Rehabilitation Loan Program This program provides gap financing to investor-owners to rehabilitate substandard housing. It is aimed at single or multi-family rental projects owned by for profit and not-for-profit landlords located in the general CDBG area. There is no maximum on the of number units. The maximum subsidy given will be limited to the difference between the investor-owner's ability to pay for the rehabilitation and the cost of the completed project relative to keeping the rental units affordable after rehabilitation. Funds may be distributed either as a low interest or non-interest bearing loan and may include deferred payment loans that could be forgivable or repayable, interest subsidies, or equity investments.
- * b. HOME-Partnership Loan Program This program is operated in conjunction with the Indianapolis Neighborhood Housing Partnership which will provide rehabilitation loans for one to four unit dwellings that are substandard and in need of repair to qualified low income homeowners. The City will provide gap financing in the form of a forgivable Deferred Payment Loan at a zero interest rate. The CDBG program area will be generally targeted. Eligibility requires that household income not exceed 80% of the median family income for the area and the applicant must occupy the residence. The INHP loan will be a 20 year, below market rate loan with no prepayment penalty. The maximum loan amount cannot exceed 120% of the after-rehabilitation value of the property.

Note - For those homeowners unable to repay the loan, the City may provide full funding for rehabilitation through its Deferred Payment Loan.

c. New Home Infill Loan Program - This program grants vacant land to a qualified borrower (80% or below area median income) to construct a new home. The program requires participation with a not-for-profit agency to act as the developer, conduct homeownership training for the eligible borrower, and work with a mortgage lender to qualify the borrower for a mortgage. The funds will be used as a construction loan to be paid back at the completion of construction through the mortgage or permanent financing. A second mortgage will be provided to ensure the

- project remains affordable. The second mortgage is a Deferred Payment Loan at a zero interest rate that is forgivable at the date of termination of the period of affordability.
- * d. Single-Family Homeownership Opportunity Program This program provides gap financing for the rehabilitation of properties owned by CDC's to sell to low-income first-time home buyers. The program can be used to provide additional funds for the HOPE 3 program. The CDC is responsible for: taking title to substandard one to four unit dwellings, promoting the program, recruiting home buyers, processing applications, and providing a homeownership training program. The City will review the rehabilitation feasibility analysis and underwrite the loan. Program funds will be used to rehab the property and for potential closing costs. Financing may include pay-back of no interest and low interest loans, interest subsidies, deferments, or grants.
- 3. Community Development Block Grant (CDBG) This program provides federal money to be distributed by the Housing and Urban Development (HUD) agency and administered by the City of Indianapolis. In Indianapolis, CDBG is used for the Neighborhood Development Fund (NDF) which provides pass-through funding to local community-based not-for-profit organizations. In the past (and it is expected to continue in the future) the NDF provided monies for emergency home repair, incremental rehabilitation, acquisition and rehabilitation, and housing production initiatives.

HOUSING AGENCY/

ORGANIZATION: Indiana Housing Financing Authority

CONTACT: Ms. Carla Fuel - Public Information Officer - 232-7777

PROGRAM:

* 1. Low Income Housing Tax Credit (LIHTC) - This program provides a tax credit offered to developers to claim against their federal income taxes. It acts as an incentive to for-profit and not-for-profit developers to produce (rehab or new construction) low income rental housing. The credit is available to the developers every year for 10 years, however the property must remain affordable for 15 years. Following that time the property may be at market rate. The program allows for multi-family or scattered site single-family. The units must be affordable, 0 to 60% of area median income. There is 15% of funds set-aside for elderly housing, but this is for the entire state. There is not any specific geographical targeting, it is determined by low/moderate income status of the census tract the project is located in. Tenants may also use Section 8 vouchers/certificates in conjunction with this program.

- 2. Mortgage Revenue Bonds This is a program that offers a lowered interest rate mortgage by the state to assist low and moderate income (0 100% of area median income) first-time home buyers. There is no targeting, however the purchase price may not exceed \$80,000. In certain areas, determined by the state to be "hard to develop", the home buyer does not have to be a first-time home buyer and is allowed up to 120% of area median for household income. This program cannot be used in conjunction with other programs or incentives. (Private individuals should contact their financial institutions regarding this program.)
- 3. Mortgage Credit Certificates This program provides funds to lenders to lower their mortgage loan rates or allows the home buyer to take up to a \$2,000 tax credit on their federal income taxes or adjust their W-4 form so that they receive more take home pay. The program is eligible to persons with household incomes from 0-100% of the area's median income. The program is allowed to be used in conjunction with other programs and incentives. (Private individuals should contact their financial institutions regarding this program.)
- 4. Revolving Housing Trust Fund This program is currently available, however applications are still being developed. It provides low interest loans to CDC's and not-for-profits for capacity building, technical assistance, and pre-development loans. It may be possible to use this money for down payment loans. In most cases, the program requires the CDC or not-for-profit to work with a financial agent (bank) to obtain a loan and provide a "linked deposit". That, in turn, enables the bank to be able to lower the interest rates for the original loan. The loan is only available for a five-year term. (This program is not available to private individuals.)
- 5. Equity Fund This program is used in conjunction with the LIHTC as a pool of private funds (private capital) to invest in low income housing tax credits. This is primarily developed for, and used by, smaller developers or less established not-for-profits. This programs helps them build capacity and increase equity. (This program is not available to private individuals.)
- * 6. HOME (state program) Community Housing Development Organizations (CHDO's) are eligible to receive state HOME funds to provide assistance to low/moderate income first-time home buyers and renter rehab for low income persons. The CHDO's must be state certified. (Those CHDO's that are only City certified would not qualify for this program.) The home buyers' program allows for assistance with down payment costs and closing costs, but requires partial assistance from a lending institution. The renter rehab program makes grants or loans available to CHDO's for rehab of multi- or single-family rental units for low/moderate income households. (This program is not available to private individuals.)



Neighborhood Housing Renovation

II. OTHER PROGRAMS

COMMUNITY ACTION

ORGANIZATION: Community Action of Greater Indianapolis (CAGI)

CONTACT: Ms. Bridgette Rogers - Director of Public Affairs - 927-5700

PROGRAM:

- Commodities Distribution Through the U.S.D.A., CAGI provides food items to soup kitchens and food pantries throughout the four-county area. CAGI also assists these facilities in meeting necessary licensing requirements.
- HIV/AIDS Program The goal of this program is to prevent the spread of HIV/AIDS through community education. The program provides a speakers bureau, emergency and support services, care coordination, and many educational materials.
- Weatherization The Marion County Weatherization Program provides services such as furnace safety, air infiltration, water heater insulation, and perimeter and attic insulation.
- Energy Assistance Program This program provides assistance to income-eligible households that are vulnerable to an electrical and/or heating emergency.
- Federal Emergency Management Assistance This program offers one-time assistance with payment of utilities to either restore service or prevent disconnection.
- Winter Assistance Fund This program assists clients whose utilities have been disconnected and helps restore service.
- Homeless Assistance Program The goal of this program is to assist homeless families and to help families prevent homelessness. Services include rental and utility assistance.
- 8. Transitional Housing Program Through this program homeless families have the opportunity to live in rehabilitated homes for up to two years while receiving counseling and other supportive services designed to encourage self-sufficiency.
- 9. Youth Program Funded by the Indiana Department of Mental Health, the Youth Program reaches out to Marion County children between the ages of 8 and 17 to provide activities and education which encourage self-esteem and confidence in kids who are at risk of drug and/or alcohol abuse.
- 10. Teenage Parenting Program The TeenAge Parenting Program (TAP) assists teenage parents who want to be self-sufficient. Instructors and volunteers help young parents work toward a General Education Diploma (GED) and other certificates of achievement.

- 11. Head Start This federally-funded program serves parents, as well as their preschool children. It teaches children basic life and school-readiness skills, while their parents receive work-related and other valuable training.
- 12. Foster Grandparent Program This program is designed to provide low-income older adults with an opportunity to spend time with a child in need of companionship and attention. "Grandparents" receive an hourly stipend and many benefits.

COMMUNITY DEVELOPMENT

CORPORATION: Southeast Neighborhood Development, Inc. (SEND)

CONTACT:

Mr. William Taft - Executive Director - 634-5079 Mr. Jesse Clements - Assistant Director - 634-5079

PROGRAM:

- 1. Acquisition/Rehabilitation of Existing Homes The purpose of this program is to make more affordable houses available in the neighborhood for home ownership through renovation of existing structures for resale.
- 2. Rehabilitation of Owner Occupied Housing This program assists home owners who otherwise cannot afford to repair their property. (Contact also, Phil Patterson 236-7410)
- 3. Historical Rehabilitation of Buildings SEND has been involved in the historic renovation of buildings in Fletcher Place Historic Area and the Fountain Square Historic Area.
- 4. Rehabilitation of Affordable, Multi-Family Rental Units This program has helped to provide affordable, two and three family units throughout the neighborhood. (For rental information call 637-7300)
- 5. Public Improvements Landscaping and murals have been provided at various locations in the neighborhood through this program.
- 6. Commercial Development The Fountain Block Building, a key residential/commercial building on Fountain Square, will be renovated to help bring new life to the area.
- 7. Construction Skills Training Royal Roofers is an example of the SEND conducts in the neighborhood to match the needs of youth with the needs of the elderly. This program teaches youth construction skills as they repair the roofs of the homes of the elderly.
- 8. Affordable Housing for Senior Citizens Housing is provided to senior citizens at Fountain View and other sites throughout the neighborhood.

CODE

ENFORCEMENT: MARION COUNTY HEALTH DEPARTMENT

CONTACT: Marion County Health Department - 541-2000

PROGRAM:

- 1. Sanitation This program provides inspection and enforcement of Housing and Environmental Standards Ordinance Chapter 10, used primarily for substandard, occupied housing. This program is also responsible for alley clean-ups, garbage removal, and weed removal.
- 2. Unsafe Building Program Inspection and enforcement of the Vacant Building Order Chapter 637, covering the outside of abandoned buildings is provided through this program. Buildings considered unsafe are those that are a threat to public health, safety, and social welfare. Any building not properly secured or deteriorated to the point where it may cause harm to the public may be cited, and if the situation is not rectified the owner may be prosecuted.
- 3. Lead Based Paint Program Screening and testing is provided for determining lead exposure in children.
- 4. Asbestos Program Education and project oversight is provided for the removal of asbestos from buildings.

CODE

ENFORCEMENT: NEIGHBORHOOD AND DEVELOPMENT SERVICES CITY OF INDIANAPOLIS

CONTACT: 327-4115

PROGRAM: Zoning Code Enforcement - Neighborhood and Development Services provides inspection

and enforcement of zoning ordinances to protect the public against illegal land uses that

can result in public harm and/or the reduction of property value.

EDUCATION

PROGRAMS: HISPANIC EDUCATION CENTER

CONTACT: Sister Therese Whitsett - 634-5022

PROGRAM: This program provides GED training, pre-employment training, college training, and

language training in Spanish and English.

EDUCATION

PROGRAMS: AREA PUBLIC SCHOOLS

CONTACT: See Below

PROGRAM: 1. School #64 - Mrs. Lissie Strange, Principal - 226-4264

2. School #111 - Mrs. Honey Poole, Principal - 226-4111

3. School #112 - Mr. Leland Stevenson, Principal - 226-4112

4. School #114 - Ms. Betty McCarty, Principal - 226-4114

5. School #39 - Mr. Gene Bennett, Principal - 226-4239

6. School #20 - Mr. Zimmerman, Principal - 226-4220

7. School #28 - Principal - 226-4228

8. School #31 - Dr. Cross, Principal - 226-4231

EDUCATION

PROGRAMS: FOUNTAIN SQUARE LIBRARY

CONTACT: Cheryl Wright - 269-1877

PROGRAM: 1. Programs for people of all ages

2. May and Halloween Programs

3. Video and audio check out

SOCIAL SERVICE

PROGRAMS: SOUTHEAST MULTI-SERVICE CENTER

CONTACT: Bill Hubbs - Director 236-7400

PROGRAM: 1. Emergency Services - They refer clients in need of food to a network of food pantries.

- 2. General Services Services provided include assessment counseling, referrals, case management, advocacy, outreach, and follow-up. Also provided is South East 70001 which includes job readiness programs for Marion County high school dropouts ages sixteen to twenty-one.
- 3. Senior Services Daily activities are provided, which include social educational, and recreational programs. Added to this are field and shopping trips for persons age sixty and older.
- 4. Co-Located Services Other services which are located in the multi-service center are job search assistance provided by iNET, tax preparation assistance provided by the IRS, counseling provided by the Family Service Association, and medical services provided by the Southeast Health Center.

YOUTH

PROGRAMS: STATE POLICE ALLIANCE

CONTACT: Sam Maldonado - 636-0929

PROGRAM: This program includes Cops for Kids, Christmas family grants, Little League teams

sponsorship, and a Santa at Christmas.

YOUTH

PROGRAMS: AFTER SCHOOL PROGRAMS

CONTACT: See Below

PROGRAM: 1. Boys and Girls Clubs - Gorman Unit, 1400 English Avenue, 632-2010

2. Girls Inc. - 1125 Spruce Street, 637-2023

OTHER PHILANTHROPIC

PROGRAMS: MERCHANTS ASSOCIATION

CONTACT: Mike McCormick - 236-8007

PROGRAM: The Merchants Association provides a spring cleanup, promotion of the business district,

and cooperates with the neighborhood association in doing landscaping and decorating

of the fountain and providing carriage rides for children at Christmas.

OTHER PHILANTHROPIC PROGRAMS: CHURCHES

CONTACT: N/A

PROGRAM: Area churches cooperate to provide lunch for housing rehabilitation volunteers, people

resources, and meeting spaces. The churches add to the character and stability of the area, especially the buildings that are of historical significance. The Fountain Square Methodist Parish Youth Corporation provides a mothers day out program and a 4-H

Club.

SOCIAL SERVICE

PROGRAMS: FLETCHER PLACE COMMUNITY CENTER

CONTACT: Fletcher Place Community Center - 636-3466

PROGRAM: 1. Emergency Services - Emergency Services provided include a food pantry, clothing bank, and a soup kitchen.

- 2. General Services Guidance and referrals to human services are provided.
- 3. Youth Services Provided are half-day preschool programs for ages three to four, tutoring for elementary and junior high school students with meal provided, and recreation and craft activities including a sewing program and a weekly field trip for children ages six to eighteen years.
- 4. Senior Services A golden age club has monthly meetings at the center.
- 5. Co-located Services IPS provides GED and Adult Basic Education classes on site.

HEALTH

PROGRAMS: MID-TOWN MENTAL HEALTH CLINIC

CONTACT: Midtown Mental Health Clinic - 630-7606

PROGRAM: This agency provides adult mental health counseling.

CRIMEWATCH

PROGRAMS: NEIGHBORHOOD CRIMEWATCH BLOCK CLUBS - NEW

CONTACT: Claudia Murphy - 327-6300

PROGRAM:

1. CrimeWatch Block Clubs exist to observe and report suspicious activities on the block. In order to form a Neighborhood CrimeWatch Club, a block needs to: a) consist of no more that 20(+/-) homes facing each other, b) have a first meeting with a CrimeWatch

Coordinator, c) have a second meeting with a Crime Prevention Officer, and d) submit a roster of members. To remain an active Neighborhood CrimeWatch Block Club, the club must meet annually and submit an annual roster of members to the CrimeWatch

Coordinator.

PART FOUR: LAND USE PLAN AND ZONING PLAN



South District Indianapolis Police Department

I. LAND USE PLAN (See Map 11.)

- A. The 1992 Land Use Plan for the Southeastern neighborhood amends the 1980 Land Use Plan for the area.
- B. Special Uses as noted in the Land Use Plan should include alternate uses to prevent inappropriate reuse if the Special Use vacates in the future. Therefore, Special Uses designated for an alternate use of Low Density Residential are the following:
 - 1706 Hoyt Avenue church
 - 902, 953, 934, 957, 969, 1010, and 1022 Fletcher Avenue church
 - 1460-1468 English Avenue church
 - 214 E. Parkway Avenue church
 - 720 Randolph Street church
 - 735-737 Shelby Street church
 - 801 Shelby Street and 1109 Lexington Avenue church
 - 617 S. Iowa Street and 1801 Singleton Street church
 - 335 E. Morris Street church
 - 834 Cottage Avenue church
 - 11. 738 Laurel Street church
 - 1831 E. Prospect Street library
 - 13. 920 Laurel, 1314 Woodlawn, and 1315-1317 Pleasant Streets church
 - 14. 1006 Laurel and 1313 Woodlawn Streets church
 - 1446 Olive Street American Legion, Garfield Park Post No.88
 - 1224 Laurel and 1217-1223 Linden Streets church
 - 725 Iowa Street church
 - 1125 Spruce Street Girls Club
 - 19. 1203-5 Pleasant and 901 Shelby Streets multi-service center
 - 20. 2001-2007 Southeastern and 169 Villa Avenues church
 - 21. 2120 English Avenue church
 - 22. 440 St. Peter Street church
 - 1400 English Avenue Boys Club
 - 510 Laurel Street, 1116 Spann Avenue, and 1119 English Avenue school
 - 25. 410 S. College Avenue Fletcher Place Community Center
 - 1930 Woodlawn Avenue church
 - 27. 1907 Woodlawn Avenue church
 - 28. 263 Raymond Street church
 - 29. 1003 Palmer Street school
 - 30. 1075 Hosbrook Street church
 - 31. 1001 Hosbrook Street and 833-858 Grove Avenue church
 - 520-530 Stevens Street church



SOUTHEASTERN NEIGHBORHOOD MAP 11/LAND USE PLAN



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- 33. 605-701 East Street church parking
- 34. 1030 Bates Street church
- 35. 423 St. Peter Street vacant church
- 36. 2202 English Avenue church
- 37. 1330 Fletcher Avenue
- 38. 1447-1501 Pleasant Street church
- 39. 1507 Woodlawn Avenue parking for church
- 40. 1502 Prospect Street church
- 41. 1125-1133 Linden Street (east side)
- 42. 1915 Prospect Street church
- 43. 835 St. Paul Street church
- 44. 1912-1914 Prospect Street (north side), 1060 Villa Avenue church
- 45. 1841-1849 S. East Street (east side) church (was previously recommended for Low Density Residential Use)

Special Uses designated for an alternate use of Medium Density Residential are the following:

- 1. 1014 South Alabama Street public sports facility
- 2. 931, 935, 936, and 950 Woodlawn Avenue convent/church
- 3. 743 Weghorst Street (was previously recommended for a special use) vacant school
- 4. 211-313 Lincoln Street (south side) school (211 was previously recommended for Industrial Use)
- 5. 302-328 Minnesota Street (north side) school (was previously recommended for Low Density Residential)
- 6. 714-728 Noble Street (east side) school (was previously recommended for Special Use)

Special Uses designated for an alternate use of Office Commercial are the following:

- 1. 1341-1349 S. Madison Avenue church
- 2. 1850 S. East Street VFW (was previously recommended for Low Density Residential Use)
- 3. 717 New Jersey Street church
- 4. 1106 Prospect Street SEND office
- 5. 402 E. Prospect and 1021-1025 New Jersey Street (east side) church
- 6. 306 E. Prospect Street (north side) police satellite station

Special Uses designated for an alternate use of Retail Commercial are the following:

- 1. 1048 S. East Street parking for church
- 2. 1315-1335 Washington Street school
- 1409-1427 Washington Street(south side) Fraternal Order of Police, Liedershraz
 Hall
- 4. 1621-1625 Washington Street church/homeless shelter
- 5. 1705 Washington Street fire station
- 6. 2119 Prospect Street church
- 7. 1301 Prospect Street church

Special Uses designated for an alternate use of Light Industrial are the following:

- 1. The lot located north of 1940 Fletcher Avenue parking for school
- 2. 1909 East Street church
- C. The following area is referred to as the "Controlled Industrial Expansion Area" in the 1980 plan:
 - W I-65/I-70
 - S Deloss and Harrison Streets
 - E State Avenue
 - N Southeastern Avenue

This area is in transition. Mixed Low Density Residential Uses and Industrial Uses exist within the borders.

This Plan recommends that the existing residential uses, which are located primarily within a border of industrial uses, be preserved. The following were previously recommended for industrial use and are now recommended for Low Density Residential Use:

1511-1525 Southeastern Avenue (south side)

101 Leota Street (east side)

100 Oriental Street (west side)

1405-1415 Southeastern Avenue (south side)

Some locations previously recommended for Low Density Residential Use developed as light industry. The following were previously recommended for Low Density Residential Use and are now recommended for Light Industrial Use:

233 Leota Street (east side)

1314-1434 Bates Street (north side)

1616-1624 Bates Street (north side)

141-217 Oriental Street (east side)

137-205 Detroit Street (east side)

201-219 Summit Street (east side)

- D. 939-951 Hosbrook Street (south side) was previously recommended for Park Use and was developed as Low Density Residential. This Plan recommends that it be used for Low Density Residential.
- E. The Land Use Plan for the Southeastern neighborhood may need to be amended to reflect a dramatic adjustment in freight transit, should the rail lines along the northern and near the southern boundary of the neighborhood be abandoned/removed from service in the future.
- F. 402-410 Raymond Street (north side) and 2166-2186 S. East Street (west side) were previously recommended for Industrial Use to Beecher Street and are now recommended for Commercial Use.
- G. 2009-2021 East Street (east side), 2032-2044 Singleton Street (west side), and 758-760 La Grande Avenue were previously recommended for Heavy Industrial Use and are now recommended for Office Use.
- H. 2001-2007 La Grande Avenue and 832-836 New Street were previously recommended for Light Industrial Use and are now recommended for Medium Density Residential Use.
- I. The 1900 block of New Street (east side) and the 1900 block of Napoleon Street (both sides) were previously recommended for Light Industrial Use and are now recommended for Low Density Residential Use.
- J. 960 Keystone Avenue (north side) was previously recommended for Public Use and is now recommended for Low Density Residential Use.
- K. 1151-1135 and 1233 Shelby Street (east side) were previously recommended for Public Use and are now recommended for Office Commercial Use.
- L. 310-414 Beecher Street (north side) was previously recommended for Low Density Residential Use and is now recommended for Light Industrial Use.

- M. 1602-1740 East Street (west side) was previously recommended Low Density Residential and Commercial and is now recommended for Medium Density Residential Use.
- N. 1606 East Street (west side) was previously recommended for Commercial Use and is now recommended for Medium Density Residential Use.
- O. 1234 and 1301-1335 S. Barth Avenue (east side) were previously recommended for Low Density Residential and are now recommended for Office Use.
- P. 218-20, 222, and 224 State Avenue (west side) were previously recommended for Low Density Residential and are now recommended for Commercial.
- Q. 1503-1525 East Street (east side) was previously recommended for Low Density Residential Use and is now recommended for Commercial Use.
- R. Fletcher Avenue from Calvary Street to Grove Avenue (south side) and 720-728 Grove Avenue (west side) were previously recommended for Public and Low Density Residential and are now recommended for Office Use.
- S. 700-722 Shelby Street was previously recommended for Low Density Residential Use and is now recommended for Commercial Use.
- T. 1868-1900 Singleton Street (west side) was previously recommended for Public Use and is now recommended for Low Density Residential Use.
- U. 1026 Fletcher Avenue was previously recommended for Residential Use and is now recommended for Commercial Use.
- V. 1315 Shelby Street was previously recommended for Public Use and is now recommended for Commercial Use.
- W. 1403-1421 S. Madison Avenue and 1414 Kennington Street were previously recommended for Low Density Residential and are now recommended for Commercial Use.
- X. 1201-1339 Madison Avenue was recommended for Greenspace and is now recommended for Office Commercial.
- Y. 1365-1377 S. Madison Avenue was previously recommended for Greenspace and is now recommended for Retail.
- Z. 330-336 Prospect Street (north side) and 1036-1046 High Street (west side) were previously recommended for Low Density Residential and are now recommended for Medium Density Residential Use.

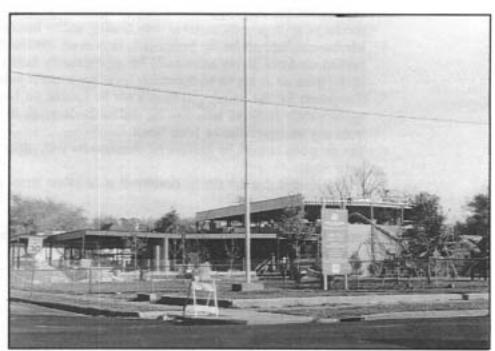
- AA. 1041-1237 East Street (east side), 1032-1210 East Street (west side excluding 1048 East Street), and 436 Sanders Street were previously recommended for Low Density Residential Use and are now recommended for Commercial Use.
- BB. 501 Fletcher Avenue was previously recommended for Public Use and is now recommended for Medium Density Residential Use.
- CC. 529 Fletcher Avenue was previously recommended for Public Use and is now recommended for Low Density Residential Use.
- DD. 705-713 S. East Street (east side) was previously recommended for Low Density Residential and is now recommended for Medium Density Residential Use.
- EE. 501-515 McCarty Street (south side) was previously recommended for Low Density Residential and is now recommended for Commercial Use.
- FF. 915-937 East Street (east side) was previously recommended for Low Density Residential and is now recommended for Commercial Use.
- GG. 516-608 Lord Street was previously recommended for Low Density Residential Use and is now recommended for Medium Density Residential Use.
- HH. 201-317 College Avenue (east side) and 707-711 Bates Street (south side) were previously recommended for Low Density Residential Use and are now recommended for Commercial Use.
- II. 1525-1133 Cottage Avenue (south side) and 1516-1521 Olive Street (west side) were previously recommended for Low Density Residential Use and are now recommended for Commercial Use.
- JJ. 1226-1230 Olive Street (west side) was previously recommended for Low Density Residential Use and is now recommended for Office Use.
- KK. 1236-1238 Olive Street (west side) and 1120 Orange Street were previously recommended for Low Density Residential and are now recommended for Medium Density Residential Use.
- LL. 1106-1122 Linden Street (west side) was previously proposed for Commercial Use and is now recommended for Low Density Residential Use.
- MM. 1132 and 1136 Prospect Street were previously recommended for Special Use and are Low recommended for Commercial Use.

- NN. 1656 and 1639 English Avenue were previously recommended for Low Density Residential Use and are now recommended for Retail Commercial Use.
- OO. The lot at 1733 Spann Avenue was previously recommended to be used for Greenspace. The property at 1703 Lexington Avenue was previously recommended for Special Use. The two sites were exchanged between the Parks Department and Indianapolis Public Schools. 1733 Spann Avenue, along with 1827-1839 Spann Avenue (the new school site), is now recommended for Special Use. 1703 Lexington Avenue is now recommended as a park. A secondary use for either site would be Low Density Residential.
- PP. 401 State Avenue and 1700-1702 English Avenue (north side) were previously recommended for Light Industrial Use and are now recommended for Commercial Use.
- QQ. The first two lots on the southeast corner of English and State Avenues were previously recommended for Low Density Residential Use and are now recommended for Commercial Use.
- RR. 1701-1827 English Avenue (south side) was previously recommended for Low Density Residential and is now recommended for Light Industrial Use.
- SS. 2006-2332 Prospect Street (north side) was previously recommended for Low Density Residential Use and is now recommended for Medium Density Residential Use.
- TT. 2027-2211 Prospect Street (south side) was previously recommended for Low Density Residential Use and is now recommended for Commercial Use.
- UU. 2327-2359 Prospect Street (south side) and 2334-2360 Prospect Street (north side) were previously recommended for Low Density Residential Use and are now recommended for Commercial Use.
- VV. 119-127 State Avenue, 133 State Avenue (east side), and 1702 Southeastern Avenue were previously recommended for Low Density Residential and are now recommended for Commercial Use.
- WW. 520 and 534 Virginia Avenue were previously recommended for Public Use and are now recommended for Office Use.
- XX. 2219-2325 Prospect Street (south side) was previously recommended for Low Density Residential Use and is now recommended for Medium Density Residential Use.
- YY. 2334-2360 Prospect Street (north side) was previously recommended for Low Density Residential Use and is now recommended for Commercial Use.

- ZZ. 735 St. Paul Street was previously recommended for Heavy Industrial Use and is now recommended for Low Density Industrial Use.
- AAA. 2111 Spann Avenue and 2114-2210 Fletcher Avenue (north side) were previously recommended for Low Density Residential Use and are now recommended for Light Industrial Use.
- BBB. 1619-1621 East Street (east side) was previously recommended for Low Density Residential Use and is now recommended for Commercial Use.
- CCC. 1127-1131 Bates Street (south side) was previously recommended for Heavy Industrial Use and is now recommended for Light Industrial Use.
- DDD. 1135-1231 Bates Street (south side), 1202-1226 Bates Street (north side), and 428 Leota Street (west side) were previously recommended for Light Industrial Use and are now recommended for Low Density Residential Use.
- EEE. 1711 Southeastern Avenue (south side) was previously recommended for Low Density Residential Use and is now recommended for Commercial Use.
- FFF. 1353-1361 Madison Avenue (east side) was previously recommended for Greenspace Use and is now recommended for Retail Commercial Use.
- GGG. 802 Lord Street/Louisiana Street (Standard Oil Building) was previously recommended for Low Density Residential Use and is now recommended for Medium Density Residential Use.
- HHH. 430-432 Virginia Avenue (north side) was previously recommended for Commercial Use and is now recommended for Low Density Residential Use.
- III. 419 College Avenue (east side) was previously recommended for Low Density Residential Use and is now recommended for Commercial Use.
- JJJ. 630-32 Fletcher Avenue (north side) and 324 College Avenue (west side) were previously recommended for Low Density Residential Use and are now recommended for Commercial Use.
- KKK. 702-712 Fletcher Avenue (north side) and 401 College Avenue (east side) were previously recommended for Low Density Residential Use and are now recommended for Commercial Use.
- LLL. 710-716 Lord Street (north side) was previously recommended for Low Density Residential Use and is now recommended for Office Commercial Use.
- MMM. 317 College Avenue (east side) was previously recommended for Low Density Residential Use and is now recommended for Commercial Use.

NNN. The following addresses indicate those locations which were previously recommended for Low Density Residential Use but are now recommended as Commercial/Residential Use. Those locations recommended as Commercial/Residential Use are the following:

- 1246 and 1250 East Street (west side)
- 2. 514 and 516 Orange Street and 1267 East Street (east side)
- 454 Parkway Avenue (west side)
- 1342 East Street and 450 and 452 Terrace Avenue (west side)
- 1402, 1408, 1414, 1424, 1710, 1720, and 1740 East Street (west side)
- 6. 1729, 1207, and 545 East Street (east side)
- 1101 and 1103 English Avenue (south side)
- 1102, 1108, and 1112 Fletcher Avenue (north side)
- 717 and 725 Shelby Street (east side)
- 10. 1016 Lexington Avenue and 746 Shelby Street (west side)
- 1227, 1229, and 1239 State Avenue (east side)
- 1622, 1626, 1238 Orange Street (north side)
- 1701 and 1707 Prospect Street (south side) and 1702 Prospect (north side)
- 1634 and 1640 Prospect Street (north side) and 1046 State Avenue (west side)
- 15. 800, 802, and 808 State Avenue (west side) and 736 State Avenue (west side)
- 16. 1613 Lexington Avenue (south side), 1646 Lexington Avenue (north side), and 1706 Lexington Avenue (north side)
- 17. 616, 628, and 630 State Avenue (west side) 1651 Fletcher Avenue (south side)



Lilly Club (Boys & Girls Clubs)/ Finch Park

II. ZONING PLAN (See Map 12.)

The Zoning Plan is a refinement of the Land Use Plan, designating the most appropriate zoning for each parcel within the Southeastern neighborhood.

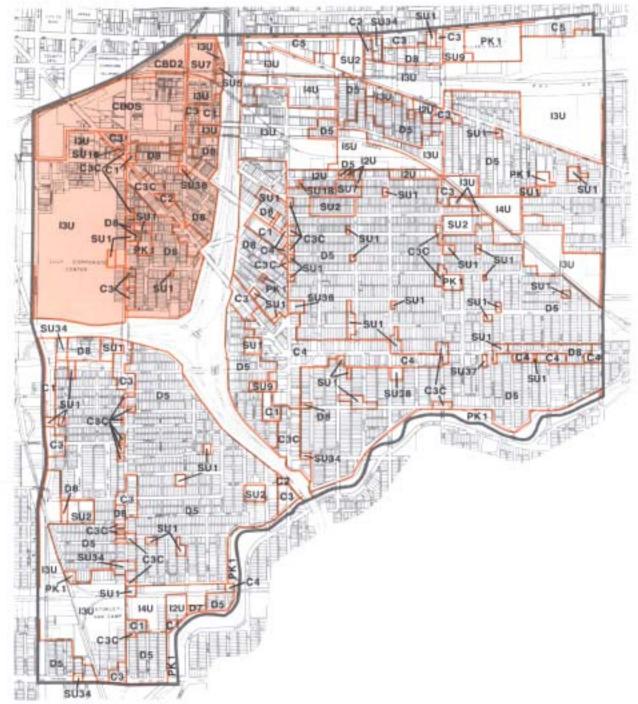
The Zoning Plan attempts to provide recognition of:

- 1. the most appropriate zoning designation for existing, appropriate uses, and
- 2. the best zoning alternative for the long-term recommendations of the Land Use Plan.

One area of particular concern to the Fletcher Place neighborhood is the vacant land on the north side of Lord Street from East Street to College Avenue. The majority of the land is within the Fletcher place Historic District and as such must obtain Historic Preservation Commission approval prior to any building construction. The Fletcher Place Historic Plan recommends that the property be developed as D8. At the time of this writing, the land is zoned C7 and I4U; Farm Bureau owns the land and wants to keep the potential of commercial/office development open. The neighborhood association would prefer that the land be developed as housing but supports a recommendation for CBD-S zoning with the following conditions:

- Any building(s) constructed should have setbacks that are consistent with the occupied buildings on the south side of Lord Street, and the facade which faces Lord Street should be designed to maintain the residential character of the block.
- The scale and mass of the building should be consistent with the occupied properties on the south side of Lord Street.
- Parking for the building(s) should not be accessed or located off of Lord Street and should be appropriately buffered with fencing and/or landscaping.
- 4. Mechanical Support for the building(s), such as air conditioning units, should not be located on Lord Street and should be appropriately buffered with fencing and/or landscaping so as not to be detectable from any vantage point on Lord Street.
- Dumpsters for the building(s) should not be located on Lord Street and should be appropriately buffered with fencing and/or landscaping so as not to be detectable from any vantage point on Lord Street.
- The property should be landscaped consistently with other occupied properties on Lord Street.
- It is suggested that the site be developed at or below street grade level on the north side of Lord Street.

The 1992 Zoning Plan for the Southeastern neighborhood amends the Zoning Plan from the 1980 Southeastern Neighborhood Plan.



SOUTHEASTERN NEIGHBORHOOD MAP 12/ZONING PLAN

- D5 Dwelling: Medium-High Density Single-family DB Dwelling: High Density Multi-family
- PK1 Park District One
- SU1 Church
- SU2 School
- SUS Radio Receiving or Broadcasting Towers
- SU7 Charitable and Philanthropic Institutions
- SU9 Government
- SU18 Sub-station
- SU34 Fraternal Order/Lodge/Club
- SU38 Community Center

- High Intensity Office-Apartment CZ
- C3 **Neighborhood Commercial District**
- Corridor Commercial
- Community-Regional Commercial C4
- General Commercial
- C7
- High Intensity Commercial
- Commercial-Industrial **CBDS Central Business District Special**
- CBD2 Central Business District Two

- QU Light Industrial
- I3U Medium Industrial
- I4U Heavy Industrial
- ISU Heavy Industrial Urban

Regional Center Secondary District

TRANSPER.



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